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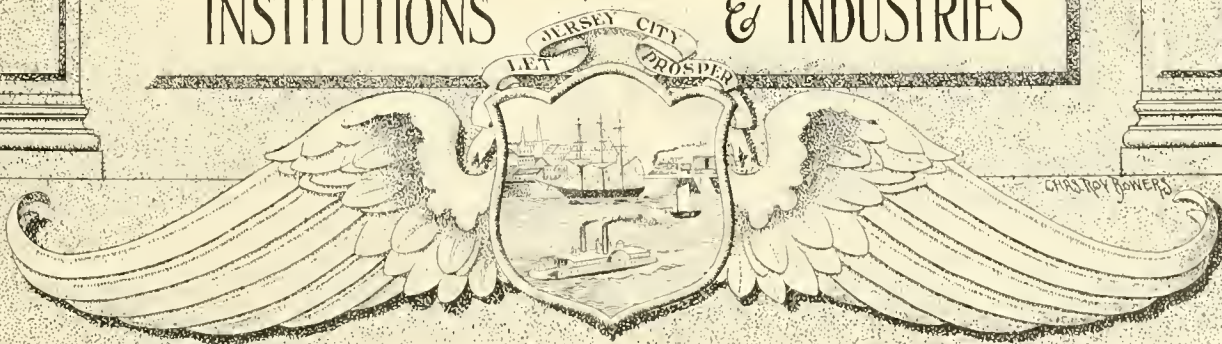
GORDON



JERSEY CITY OF TO-DAY

HUDSON COUNTY, NEW JERSEY, AMERICA

ITS HISTORY, PEOPLE, TRADES, COMMERCE,
INSTITUTIONS & INDUSTRIES



FIRST EDITION

WALTER G. MUIRHEID, *Editor*

FRANK STEVENS, *Treasurer*

GEORGE A. PARKER, *Advertising*

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JERSEY CITY OF TO-DAY.

Jersey City, New Jersey, the eighteenth city in point of population in the United States of America, and the second in the State of New Jersey, had an estimated population on June 1, 1906, based on the Federal census of 1900 and the State census of 1905, of 237,952. The decennial census of 1890 showed a population of 163,003, and that of 1900 of 206,433, while the estimate of the Board of Health and Vital Statistics of Hudson County places its population on June 1, 1909, at 253,711.

There were 82,545 people in Jersey City in 1870. To-day there is, therefore, an increase of about 200 per cent. At this rate of growth Jersey City will be a city of 745,374 in 1936, but there are none who will not admit that she will have reached the million mark by that time. There are factors of progress to-day that never existed before, and these factors will so materially increase the ratio of increase that the most optimistic prophet of to-day will be unable to tell what will be the population of Jersey City in 1936.

The figures as given above are most conservative, and are based upon the percentage of increase during the past twenty-nine years. They do not take into account the subways, river tunnels and other factors of progress, whose influence is now beginning to be felt. Those agencies, it is believed, will increase the rate of growth so that Jersey City will in all probability have a population of 1,000,000 long before 1936.

Jersey City is the county seat of Hudson County, the smallest county in point of area yet the most densely populated in the state, the population of the county numbering 500,695, and comprising thirteen municipalities, divided into two sections of ten and three municipalities each, separated by the Hackensack meadows. The smaller of these two groups comprises what is known as West Hudson and, because of its distance from the county seat, forms a locality of its own. The larger group is one great city, the border line separating the various municipalities being the centre of a street, so that the average outsider would not be aware of the fact that he had passed from one municipality to another. This group of municipalities comprises a population of 467,235, and it is only a question of a few years when it will become a greater Jersey City. Efforts in the direction of consolidation have been under way for some time, but thus far the actual result has not been accomplished, though both commercial and topographic conditions all tend towards the eventful merger of Jersey City, Bayonne, Hoboken, West Hoboken, Union Hill, Weehawken, North Bergen and the smaller towns of Guttenberg, West New York and Secaucus as one great municipality.

The population of Jersey City will quadruple in twenty-five years, and this is a reasonable estimate on the basis of the rate of increase of the last ten years, which has been a little over twelve per cent. annually. If the population is 1,000,000 in 1934 the assessed value of real estate will probably be in excess

of \$62,000,000,000. The present assessed value of real estate per capita is about \$1,075. Gold is now depreciating at the rate of over 25 per cent. in ten years, and the gold production is increasing. If depreciation continues, the gold standard is maintained and gold is freely coined as at present, the depreciation in twenty-five years will be 50 per cent. Allowing for the depreciation, the per capita value of real estate will be at least \$2,000. As population becomes more dense the per capita value of land increases, so that the per capita should be at least \$2,500. This would give a total assessed value in twenty-five years of \$2,500,000,000.

TWENTY YEARS' CHANGE.

The Jersey City of twenty years ago is in nowise the Jersey City of to-day. This is a new city you are walking in, alive, tensely alive to all that is going on about it and standing at the threshold of the West receiving and discharging the richest cargoes of America's great domain; progressive even to the smallest street urchin who sells you your evening paper and alert to all the possibilities of its wonderful location.

Twentieth Century Jersey City is probably one of the busiest industrial centers in the United States. As a producer and distributor it is the beehive of the great central and middle Eastern States and with the rich, new life of the last decade becoming sturdier and more active, its future is assured. It has already passed many great cities of the Union which have reached the climax of their powers, and must in the future years but recede upon themselves, settling down to the staid conservatism and business lethargy of continental towns. The road lies straight and clear before industrial Jersey City and she is in the race to stay.

A feature of manufacturing in Jersey City is its diversity. The city does not, like most others of its class, depend on any single line of manufacturing. While the aggregate capital employed compares favorably with that in most other cities corresponding to Jersey City in size, the classes of goods supplied cover a wide field. One result of this is that the city in general feels little effect of any depression in some particular line. The way in which Jersey City weathered the recent panic is a splendid example of this. Whereas in other cities the whole industrial life was thrown out of joint by the partial paralysis of some chief industry on which thousands depended, in Jersey City the very diversity of the manufactured products saved the city from feeling the business depression as keenly as it was felt in other cities.

Every great city has a geographical explanation. London and New York are primarily centers of distribution. They are gateways, the ports of entrance and exit to the great territory they supply. Cities like Pittsburg and Manchester are primarily centres of

production. Jersey City has the rare good fortune to be so placed that it is both a center of production and of distribution.

The destiny of Jersey City in the industrial world is one that needs no herald. The forces that will of their own initiative produce it are inevitably at work. Apart from human energy and local enterprise, the two great agencies which are constantly advancing Jersey City as a manufacturing center are natural convenience of location and unsurpassed transportation facilities by rail and water.

GATEWAY OF THE WEST.

Jersey City stands at the gateway of the Western world. All the great traffic that makes navigation on New York Bay and Hudson River one of the greatest single movements of commerce in the world passes through Jersey City on its way to the East from the Western plains, and back again to the farms and towns of the interior from the factories and mercantile centers of the Atlantic States. There is no limit to the volume of this great ebb and flood of trade. It will grow as the country grows, and the great expanse of the harbor of New York City will always be there waiting placidly to bear the burden of it. It never will be possible to choke Jersey City. Temporary shortsightedness and momentary local advantages may divert this or that share of the hour's traffic, but the waters must flow where the channel lies and in the end it must all pass through Jersey City.

In the new Jersey City, which has come into existence by the opening of the Hudson River tunnels, the question has arisen: How can the people of Jersey City best tell the citizens of the rest of the country what Jersey City is and what she intends to be? The boosting spirit has taken possession of the citizens, the progressive merchants have taken it for their watchword, and the realty and transportation conditions of the current year have brought Jersey City into the ranks of American cities of the first-class in title as well as in fact.

From the instant that the first train thundered through the great tubes under the mighty Hudson, Jersey City has had a new schedule, and more and larger things were expected of her. It now behooves every loyal Jersey City man to ask only: "Is it good for all of Jersey City?" and then put his shoulder to the wheel and push for a broader and better city—for Jersey City is to grow more in the next five years than it has in the past ten.

THE BOOSTING SPIRIT.

As Philip's constant cry "Carthage must be destroyed," led to the ruin of that ancient city, so the splendid motto of the Board of Trade, "Do it for Jersey City," should be the battle-cry and prove that many of Jersey City's troublesome problems of to-day will not be troublesome to-morrow.

The people of Jersey City must talk up Jersey City, acquaint themselves with its material and moral advantages, and sound its praises in speech and correspondence, for it naturally follows that he who boasts of the beauty and wholesomeness of his city will add his

personal effort to the general movement to make it a city of which all the people may be proud. He will interest himself in the schools, hospitals and other institutions and support all common efforts to minister to the higher life of the people. And he may even go so far as to emulate that Western man who offered \$500 reward for anyone who was caught speaking disparagingly of his city.

Jersey City has always been a city of large manufacturing interests, and the effort of its workshops goes into all parts of the world, for the spirit of the artisan has led him to put the utmost of ability and conscience into his handiwork. As the legend, "Made in Germany" or "Made in France" guarantees cunning and skill in certain arts peculiar to those countries, so the words "Made in Jersey City" should become a credential of thorough workmanship and higher value.

Think of what it would mean to Jersey City if Dixon marked it on its pencils, Colgate on their soaps, See on their elevators, the Franco-American Food Co. on its soups, Mehl on their leather goods and Koven on their boilers. There is not a Jersey City manufacturer whose sales would not greatly increase if "Made in Jersey City" was imprinted on everything he manufactured.

But the results of mechanical processes are not the only valuable products of a municipality like Jersey City. Deeds are better than words, quality rather than quantity, and the greatest civilization lies in the high type of men and women it produces. Jersey City should continue to be a city of high ideals, and one of the best things that can be done for it is for everyone to lend his support to the upbuilding of the social and moral atmosphere, for in such a city children will grow up to adorn the ideal Jersey City of the future.

A queen once said: "Calais is written on my heart." Jersey City is worthy to be written on the heart of every man, woman and child who lives in it. We now have in course of making or completed a new Post Office, a new Court House, and a new City Hospital, so that country, county and city are all contributing their share towards the new city. All these buildings reflect the progress of the city. The new West Side Park has surpassed even the wildest dreams of the optimist. The work of this Commission should be encouraged, and the men who seek to promote private interests by attacking them should not be allowed to do anything to hinder their great work of progress.

The great development of Jersey City during the past few years, the development that added \$5,998,010 in 1907, and \$4,552,815 in 1908 in buildings alone, and that brought about an even greater increase in the value of land, has been due in no small part to the extensions of trolley service, and this is now totally eclipsed by the Hudson River tunnels. As a result of these tunnels, factories and workmen will locate in the outlying sections, adding millions of dollars to the taxable property and wealth of Jersey City. Citizens should welcome and work for all these increased facilities, the full effect of which will be felt even more in the future than can be realized now.

In the face of great danger, a man should always listen to his judgment and not to his emotions. That

Jersey City's business and professional men do this was evidenced in the recent financial stringency, thereby aiding the banks in making Jersey City known throughout the United States as one of the few American cities which furnished its patrons with all the cash required for legitimate needs. Few realize the wide reputation of Jersey City banks, whose resources exceed the bank resources of many larger cities.

Boost Jersey City. It is only the busy man who does things. Work does not kill; it helps. It is the standing water that becomes stagnant. A change of activity, mental or physical, is always a rest. "Only live fish swim up stream."

To tell of any great city's commercial and industrial enterprises is always difficult, if one desires to convey a fairly correct idea of the scope and significance of the

myriads of screws, nuts, bolts, cogs, rods, pistons, cranks, cylinders and other essential parts of the intricate whole. What the eye sees is to it akin to orderly chaos—a thing beyond the power of mind to comprehend.

Jersey City! Gateway to the Western world, it is true, but above all the city of marvelous opportunity and industry. What it is destined to become in the course of a few years only the prophetic vision of the great can see. If one were to contrast the Jersey City of Anthony Dey's time with the Jersey City of to-day, one would be almost constrained to believe that the magic wand of some hitherto unstoried fairy had been waved over its great territory and had fashioned and put into being the inanimate stores in Nature's household, or as if some Cyclops had arisen and



APPROACH TO WEST SIDE PARK.

business involved. To tell of Jersey City in this relation is a task which no one has yet successfully conquered.

THE CITY'S GREATNESS.

To endeavor to get a birdseye view of busy Jersey City is almost as impossible as it would be to look down upon one of the marvelous twentieth century printing presses or into the engine hold of the *Lusitania*, and try to single out each bit of mechanism or endeavor to comprehend the relation which one piece bears to another. If the machinery is working, the untrained eye might as well try to search the heavens as a Lick telescope can do to catch the illimitable number of luminaries in the firmament as to expect to retain upon the memory

by a few strokes of a mighty hammer had converted a conglomerate mass into mechanisms of intelligence.

As the years have rolled on there has been created little by little a spirit of energy among the people which has led to a broadening and at the same time an indention of interests, whose power and influence are still unbroken, and give promise to leading to such commercial and industrial supremacy as shall astonish the world. It is true that not all has been done that could have been done, and for this reason the marvel is that Jersey City is in her present rank.

Jersey City's greatness has been achieved against no small odds. With one of the finest rivers on the globe skirting its eastern boundary, it has not thus far attained such dignity as a port as should be commensurate with its size and importance. The day of lethargy, however,

is passing, and Jersey City will soon emerge triumphant as a maritime port, to which will come ships of every flag, bearing precious burdens from the waters of Europe, Africa, Asia, Australia and the islands of the sea.

PLANS FOR TO-MORROW.

What is being planned to-day is stupendous, but it is not all that the city's builders have in mind. Natural or physical conditions may define the limits to which Jersey City's ambition may be carried, but otherwise there is no boundary that man can fix beyond which her people may not go.

The same indomitable spirit of boundless energy which has characterized the best of Jersey City's manhood and enabled it to rise superior to many obstacles will be displayed as long as men may wield the hammer or blow the forge. And not only this. The sterling qualities which have characterized the men of brains and business in this city will be perpetuated in every act and determination as they pass from progress to progress. Fair dealing, honest measure, generous consideration, wise direction, conservative management, vigorous of action, capable of ready initiative, boundless in enterprise, quick to go, quick to come, quick to see and grasp the opportunity, outbidding others in an open field, doing the best, giving the best, surpassing all, Jersey Citizens will be known this wide world over as generals of industry.

The list of Jersey City's manufacturers is a long one and their names are known far and wide. Many of these names are household names, but others there are which, by reason of the fact that their bearers are naturally confined to a more limited sphere of activity because what they produce is so rare in its uses, are known only within a small circle. Without them, however, the world would suffer a distinct loss, for their labor is absolutely essential to the carrying out of the more pretentious enterprises which come directly under general observation.

THE HONEST TOILERS.

No words can sufficiently praise the great mass of workers in the shops and factories of Jersey City. These, after all, are the bone and sinew of any city. Without them, Jersey City's progress would have been utterly impossible. Their fine devotion, patience and energy, their comprehension of the vastness of their tasks, their merging of self into their employers' designs and enterprises, in fact their utter self-effacement, have been the gold and the silver for which no adequate exchange can ever be made, try as the generals of industry might or as the municipality might desire to bestow recognition.

Nowhere is there a more faithful body of toilers than those housed in Jersey City. Though it is undoubtedly true the world over that the toiler does not receive rewards commensurate with his labors, there is one thing that the Jersey City man does receive which is of far greater worth, to him at least, than would be some things which men receive in cities like New York and Chicago, where, even if it be true that in some instances they get more money for an hour's work, they lack those sane and wholesome provisions for home building

that are more precious and of more lasting worth than a few cents, whose value is not to be compared with the enjoyment of the health and privileges of the Jersey Citizen.

The Jersey City man is eminently a domestic animal. His fireside is his throne and his home is his palace. He lives with his family alone in his house. And his house is a house; not a shelf, such as are the flats in cities where the tenement is the chief place of residence. He owns every board in the dwelling in which he lives, whether he be tenant or landlord. No man dare cross his threshold against his will. Within his door rule sacred rights which the law protects.

Encouraged by these things, the Jersey City man takes time and opportunity to acquaint himself with the beautiful. Assisted by his wife and other members of his household, who joyfully share his lot in the privacy of a real home, he builds himself a garden wherever he can. It may not always be in the front of the house, but it is somewhere; the flowers may not always be roses, but they are flowers and speak to him of the wisdom of the great and good God, whom he worships as his heart inclines.

This is the story of the Jersey City man who toils. He is satisfied with his lot, but he does not rest in supine or sluggish contentment; rather, he is quick to improve his position and to seize every advantage in his every sphere of life. He does it without the blare of trumpets and would not change his lot with any man.

SKILL A PRIME FACTOR.

Skill is one of the prime factors which make for success in the Jersey City workshops. It is the one language which all men understand, however diverse in nationality they may be. From every land and clime the workers have come, but they intermingle and maintain their daily intercourse in pleasurable peace of mind, because always they can work together, their deft hands guiding delicate and immense machines and handling thousands of tools in a way that inspires confidence and respect toward each other. Many of these workers have been the educators of the sons of Jersey City, and no one is more quick to accord honor to the men who have come across the seas, experts in every handicraft, and have taken their positions side by side with those who have yet to take up the tasks which were to be their life work.

It is not saying more than the truth to declare that Jersey City's workmen are the best in the world. It is also true that, apart from anything that might be said to the contrary, Jersey City men are among the best paid workmen in the world. Then, too, they are thrifty, of a high degree of intelligence, and nowhere is there a more self-respecting body of men.

These conditions in the lives of Jersey City's workmen have been brought about largely by the fact that raw material is very little handled here. It is given its first treatment elsewhere, and when it reaches Jersey City it is in such shape that it can be almost immediately placed into the grip of thousands of machines, to be finished then and there into the fine product. It then at once finds its way to the doors of every household in America and the rest of the world.

But this is only one explanation of the superior character of Jersey City's workmen. There are many others, chief of which, perhaps, are the opportunities afforded every resident of this city for spiritual, moral and social improvement. On all sides are institutions whose educational facilities are at the command of any man with any desire to climb. And the Jersey City man is a climber. He is never content until he has obtained a vision of those things which, though they cannot be grasped, are still his if he would have them.

The Jersey City of yore was a quiet city. No scream from the throttle of the railway racer disturbed the peace of the citizen living so comfortably on Sussex Street or Grand Street, "over against the river," for there were no railroads, and steam was known only in connection with the brewing of the then afterward interdicted tea or coffee and with the simple household uses of man.

in two years, and money will be in even more liberal supply and at more favorable terms to the borrowers this winter and next spring.

The inactivity in the building trades since 1906 has reduced the supply of income producing properties in the market and the natural growth of the city, which will be accelerated by the coming general revival of business, will create a demand for good investment property that will pay the shrewd buyer of to-day a handsome profit.

The next six months will witness a steady improvement in the market, and before the new year approaches the spring season the greatest era in the development of the city will be well under way.

In 1870, the year that Bergen and Hudson City were consolidated with Jersey City, land in Jersey City was assessed at an average of \$116.25 an acre; within the



JERSEY CITY HIGH SCHOOL.

No columns of smoke rose huge and black against the clear light of the sky, for the method of using anthracite coal as fuel for mills and factories was unknown. The ears of the peace-loving Jerseyman were not disturbed by the shrieking of whistles as they announced the arrival of the morning or of the noon-day or of the evening hour. The craft that floated on the broad Hudson, silent witness of the growth of Jersey City from its beginning, were devoid of the power to shriek the warning note when keel approached keel and threatened disaster created consternation.

A PREDICTION.

Jersey City is on the eve of the greatest real estate movement in its history. Conditions in the money market are more favorable to-day than they have been

last decade land in the same city, without a frontage on the Hudson River, has sold for \$450,000 an acre. The rate of increase in the value of land in Jersey City will make it worth almost incredible figures in the next twenty-five years, and every possible device to gain room and make use of the precious land in lower Jersey City will be adopted.

BUILDING OPERATIONS.

There is no class of men in mercantile and manufacturing life whose products or wares touch a wider circle in the ramifications of trade than the makers of builders' supplies and the heads of the great concerns that have these things as their staple in domestic commerce. They are in close and intimate touch with the architects, the builders and contractors, all of whom

are in one immense guild in the visible and tangible forces that rear the structures which proclaim the glory of a metropolis.

Jersey City has obtained pre-eminence for its builders' products, as it has for its varied output of other great shops, for this city's skilled artisans produce almost every item in the construction and equipment of a building, from the massive structural girders that form the steel skeleton to the switch that turns on the current at the desk in the completed office; from the drain pipe buried far below the sidewalk line to the tiling that caps the roof; from balustrade to fire-escape, bricks to smokestacks, and paints to decorative paper.

While this commodities' exchange, filling an almost unlimited sphere of business activity, is very often a hidden factor in the development of a great city, and not in the reckoning of the public which watches the walls rise, yet its contribution made to Jersey City fame cannot be computed by any system of arithmetic, so varied and multifarious has been its operation.

So, when mention is made of the service performed by the engineers, architects and contractors in the achievement of the building trades of Jersey City, the manufacturers and dealers in builders' supplies must be counted in the equation.

The assertive quality about the Jersey City man which insists as far as possible that he will have his own building for the manufacture of his product and will have a house unshared by another as home for himself and family, whether he be rich or of moderate means, has been a splendid stimulus to the builder's supply trade. It has not only multiplied the number of buildings, but has brought into play a vast variety of attractive fittings and accessories for the store, the office, the factory and the home.

The sense of the artistic now goes hand in hand with utility, and a very large share of the development of this feature in modern trade is due to the makers and traders in building supplies of Jersey City.

TUBES AND VIADUCTS.

Much has been written of the tubes and viaducts, burrowing under the Hudson River to New York or soaring overhead in majestic arches of wood and steel. There is a new phase of the topic, however, in the story of what each of these tunnels, bridges, and subways will contribute to the activities of 1959.

One of the great viaducts will probably be the New York and New Jersey bridge across the Hudson River. As originally planned, this was to have a span with a maximum length of 2,731 feet, and would have cost \$20,000,000. At first the commissioners from New York and New Jersey in charge of the work fixed the site of the Manhattan approach at a point midway between Forty-ninth and Fifty-first Streets. Later it was decided to adopt a site further to the northward.

The six tubes existing under the Hudson River will, however, bear most of the burden of passenger traffic in this direction for years to come. Voluminous as the accounts of the Pennsylvania and McAdoo tubes have been, few Jerseymen have a clear idea of the number of persons they will accommodate while planning for the new metropolis.

Some idea of it was found in a report, recently completed for the Committee on Congestion of Population, showing the number of persons carried last year on the ferries to and from Manhattan. The average passenger traffic on all the ferries was 601,000 persons a day, more than enough to populate a city like St. Louis or Boston. Of these, 346,000, or more than one-half, crossed the Hudson River between New Jersey and New York. Were the ferries obsolete for passenger traffic, as many believe they will be, this total of 346,000 would form the basis of the number of people passing through the Hudson River tubes every day.

This, however, is an existing condition. It takes no account of future growth. Anticipating the latter, the projectors of the Hudson River tunnels have provided for nearly double the number of passengers available at present. The capacity of the six tubes will be nearly 700,000 passengers a day.

The officials of the Pennsylvania Railroad expect to carry 200,000 persons a day through its Hudson River tunnels between New Jersey and the new Seventh Avenue terminal when they are in running order in 1910. This statement was made by a man who may be regarded as an authority in the matter. The average would mean 100,000 passengers each way every day. This number will not nearly test the capacity of the tubes. That, said the expert, would be twice as large, or 400,000 passengers a day.

Disappearing underground by stairways and elevators in Jersey City and Hoboken, 239,500 persons living in New Jersey may glide under the bed of the Hudson River every day and emerge in Manhattan by the McAdoo tunnel system. An official of this system said the tunnel would move 175,000,000 passengers a year. This is a daily average of 479,000 going both ways, or 239,500 in one direction. About 35 per cent. of these, or 103,825 will come by the upper tubes extending from Hoboken to the foot of Morton Street, Manhattan. The rest, or 135,675, will go through the lower tubes extending from Exchange Place in Jersey City to the Hudson terminal at Cortlandt and Church Streets.

AREA.

The area of Jersey City, as computed by the Government as of June 1, 1906, is 13,131 acres, of which 9,163 acres is land, and 3,968 acres under water. Harrison, Dunham and Earle, surveyors, compute the area as 16 $\frac{1}{3}$ square miles or 10,435 acres to the exterior line for solid filling, and the data of the Board of Street and Water Commissioners of Jersey City shows an area of 19.2 square miles, of which 13 square miles are upland and 6.2 square miles under water. State Geologist John C. Smock computes the area of Jersey City at 19.199 square miles or 12,288 acres, of which 5,859 acres are upland, 2,086 acres are tide marsh, and 4,343 acres are under water. Of the upland he computes that 5,836 acres are cleared upland and 23 acres were original forest.

The city has an approximate wharf frontage on the bulkhead line of 17,400 feet on New York Bay, 10,000 feet on the Hudson River, 7,300 feet on Newark Bay and 19,000 feet on the Hackensack River, a total of 53,700 feet.

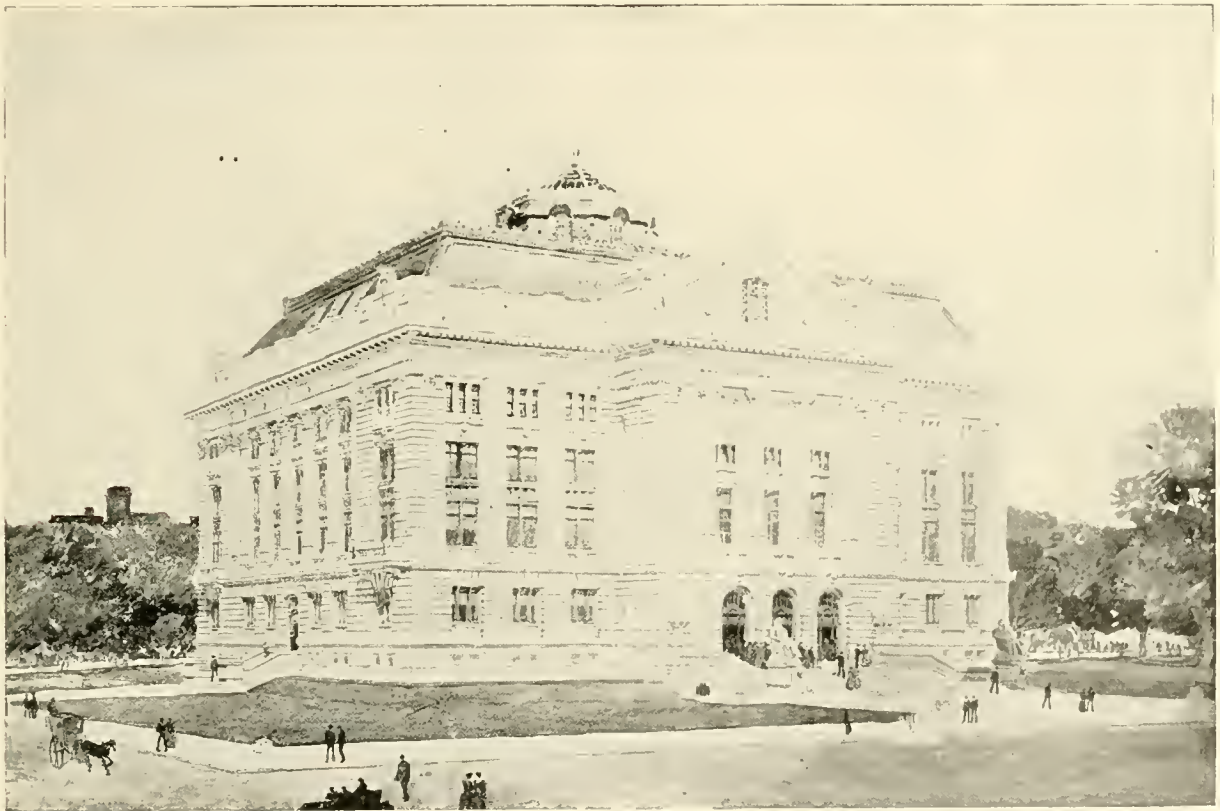
A FEW FACTS.

Jersey City is New York's most important suburb since the annexation of Brooklyn; the second largest city in New Jersey; second in capital invested, total cost of material used in manufactures and total value of products, and third in number of manufacturing establishments, average number of wage-earners and total amount paid in wages, and the county seat of Hudson County. It occupies about five miles of the Hudson River frontage opposite lower New York, Paulus Hook, its starting point, being almost opposite the Battery. It lies on a peninsula, opposite New York City, between the Hudson River and New York Bay on one side and the Hackensack River and Newark Bay on the other, and is limited on the south by Bayonne, which occupies

SPECIAL ADVANTAGES.

The special advantages of Jersey City are proximity to and first-class ferry and tunnel communication with New York City; railroad communication with all parts of the continent, affording a choice of competing routes in the shipment and delivery of goods, and position on the Hudson River and New York Bay, offering a choice of water communications to all parts of the world. Internally, the city enjoys the advantage of low rents, reasonable taxes, well paved streets, an abundant supply of water and a sewer system which effectually drains all its sections, first-class school accommodations for the children, and an abundant supply of labor, skilled in all the various lines of modern industry.

The city lies on a flat meadow about a mile wide



NEW HUDSON COUNTY COURT HOUSE.

the lower end of the peninsula, and on the north by Hoboken. It has several ferry lines to different portions of New York City, many of them being operated by the great railroads which have their terminals here: all the roads from the South and West: the Pennsylvania, Erie, Baltimore and Ohio, Lehigh Valley, Delaware, Lackawanna and Western, Susquehanna and Western, Central of New Jersey, New Jersey Southern, New York and New Jersey, New York and Long Branch, New York and Greenwood Lake, Northern of New Jersey, and the West Shore of the New York Central system. The Morris Canal ends at Jersey City. It is also the terminal of several of the most important trans-Atlantic and coastwise steamship lines.

from the river back to a sharp bluff; the business section occupies the former, the residence district the latter, with some very handsome streets of costly dwellings. The municipal improvements are of a high and thorough grade, its paving, sewerage and water supply are unsurpassed and its transportation system extends to all points. The city parks are few and very small, less than in almost any other large American city, but efforts are being made for the establishment of many more. There are nine, with a total area of 39.10 acres, as follows: River View, 6.1; Bay View, 6.0; Leonard J. Gordon, 5.7; Hamilton, 5.4; Columbia, 4.8; Mary Benson, 4.2; Lafayette, 4.2; Van Vorst, 1.8; and Washington, .9.

During the months of July and August of each year,

band concerts are held in the city squares of Jersey City, and as high as 12,000 people have assembled at a single concert, demonstrating beyond doubt that they are appreciated and enjoyed in the highest degree by the people.

WEST SIDE PARK.

The Hudson County Park Commission, appointed by the Court of Common Pleas to establish a system of county parks, with a total appropriation for land and construction of over \$4,500,000 and additional appropriations for maintenance, has already expended over \$1,250,000 in buying and improving West Side Park, on the western slope of the Bergen section, the main park lying west of West Side Avenue, between Communipaw and Duncan Avenues, with a 200-foot wide approach from the Hudson Boulevard, at what was formerly Belmont Avenue. The area of this park is about 208 acres; of this about 110 acres are already improved. The improvement of the meadow portion will be commenced as soon as finances will permit. On this portion will be constructed the largest playground in the world, comprising over 69 acres. The work of the Commission deals with the acquisition of land for a general park system in one of the areas of densest population on the American continent at the highest average cost heretofore made necessary in any American community. West Side Park is conceded by authorities to be one of the most useful and beautiful parks in the United States.

From the standpoint of convenience and accessibility, the new West Side Park cannot be surpassed. The surroundings are appropriate, as there are no objectionable features. The entrance to the park is from the Boulevard, at a point where the adjacent improvements are the best and most expensive in the county. Wealth has chosen this immediate section of Bergen as its home, and the two avenues which bear the names of families that have been famous in the land history of the county, Gifford and Bentley, are criterions of the home section that has gradually moved westward from old Jersey City until it is to-day the fashionable residential center of the county, while in striking contrast, as may be found in all parts of the county, not a stone's throw away may be found the homes of many of the poorer classes.

The views from the approach are as fine as any in the county, extending to the Orange Mountains and the Ramapo Valley district. The land is undulating and healthy, with a gradual slope to the west until the meadow is reached at Marcy Avenue. The Jersey City Golf Club for some years occupied a part of the property, and erected an attractive club house upon it, while its golf links extended to the meadow. The club house is now used by the Commission for an administration building. Glendale Park, also upon the tract, had been noted for years as a resort for picnic parties and pleasure-seekers. The owners of all the vacant parcels now included in the park site had always permitted people and clubs to enjoy the open spaces without charge, and it had already become the natural park of Jersey City. The tract is partly wooded with a fine growth of large oak trees, and part of the area is open space. The soil

is rich, and was formerly used in part for raising truck garden stuff. The territory was partially sewered, and some of the streets were improved.

There are no railroads on the property, and trolley lines pass on two sides of it, the West Side Avenue line to the east along West Side Avenue, and the Newark line to the south along Communipaw Avenue. The park is less than two miles from the Pennsylvania ferry, and a little over two miles from the centre of Hoboken. It is one-half mile from the junction of Grand Street and Communipaw Avenue, and one mile from the new Court House.

The increase in the value of the taxable property in the vicinity of this park will very nearly pay for its improvement. The experience of other cities has shown that park improvements, when made on a large scale, greatly increase the value of the surrounding property. In the case of Jersey City, the scheme proposed by this Commission is reclaiming, beautifying and making useful large areas of what is now salt marsh and consequently comparatively worthless. The result cannot be otherwise than of great advantage to the city and country.

All the land required for this improvement is now in the possession of the Commission, and the work of construction of the upland portion practically completed. The plan for the improvement, as made by Landscape Architects Lowrie and Langton, was formally approved by the Commission on September 22, 1905.

The design of the park, both as regards the grading of surfaces and the treatment of roads, paths, water and other features, may be divided, in a general way, into a formal portion and informal portion, the one grading off into the other. The planting scheme has been worked out in conformity with this treatment.

Throughout the formal region the plantations are of a more ornate character with a considerable use of garden varieties and specimen lawn trees, while beyond the Mall where the design is informal, the planting material has been arranged in like manner, in groups and masses and of native plants or such as harmonize well in naturalistic scenery.

Throughout the whole park, border plantations of sufficient height and breadth have been supplied to effectually screen out when grown the surrounding buildings and streets, with the expectation of making the enclosed scenery as distinct and unlike ordinary city conditions as is possible in so limited an area. By this process of producing conditions somewhat like those which obtain in the country, it is believed great relief will be afforded visitors seeking a change from the city sights and sounds.

Much attention has been given to the devising of many long vistas and the maintaining and accentuating of such as already exist. Thus, from the plaza region the views of the Hackensack, of Laurel Hill and of the Orange Mountains will be seen over a strong foreground of evergreen foliage. Throughout the length of the Mall, and at many important points elsewhere, frequent vistas and some broad views have been planned.

The informal region beyond the Mall has two large areas of woodland at the north and south ends respectively. Some large trees already existed here, and the plantation thickens and extends them considerably, and

supplies shaded groves where the ground is high and the outlooks attractive over the inclosed open meadow-like tract.

HUDSON BOULEVARD.

Along the Palisades ridge in the western part of Hudson County extends the magnificent Hudson Boulevard, nineteen miles long from Bergen Point to the Bergen County line, 100 feet wide, the entire length of Hudson County, with an easterly extension on the Palisades overlooking the Hudson River and upper New York City. This boulevard, which runs for about one-third of its entire length through Jersey City, is one of the grandest pleasure roads in America. By an act of the State Legislature of 1908 over \$900,-

SCHOOLS AND LIBRARIES.

Jersey City has thirty-one public schools, besides ten Roman Catholic parochial schools, and for higher education the new public High School, Hasbrouck Institute (1856), St. Peter's (Roman Catholic) College (1878), St. Aloysius Academy and the German-American school.

The cost of maintenance of the public schools of Jersey City for 1906, according to government statistics, was \$834,563, or \$3.51 per capita. Of this amount \$564,188 or \$2.37 per capita was for salaries of teachers, \$548,141, or 62 cents per capita for all other expenses, and \$122,230 or 51 cents per capita for interest on the value of school buildings, ground and equipment.



EDGEWOOD POOL, WEST SIDE PARK.

000 was appropriated for its reconstruction and improvement.

PUBLIC BUILDINGS.

The City Hall, costing, with the site, about \$900,000; the Free Public Library, costing about \$360,000; the new Court House, costing, with the site, about \$900,000; the new City Hospital, costing, with the site, about \$350,000; the new High School, costing about \$400,000; the People's Palace, presented to the First Congregational Church by Joseph Milbank, and costing about \$400,000; the Commercial Trust Company building, and the Fourth Regiment Armory are among the city's most conspicuous buildings.

President George G. Tennant of the Board of Education reports that Jersey City now has thirty-one completed school buildings, with a total valuation of school property of \$3,524,348.53. There is a staff of 772 teachers and a total registration of 31,963 pupils. The total appropriation for the fiscal year of 1908 for school purposes was \$1,163,934.45.

The old academy adjoining St. Mathews Church was the first schoolhouse at Paulus Hook. It was in modern times used for a city prison. The beginning of public schools dated with the year 1834, at which time there was but one school for the population of 6,400. In 1848 this building was sold and the site of the present Public School No. 1 was purchased and a school building erected thereon.

The Public Library has over 100,000 volumes, including a historical museum rich in Colonial documents, and exceptionally fine law and medical departments.

The total circulation for home reading in 1906 is reported at 472,400 columns; the reference use at the Library at 59,591. The reading rooms report an attendance of 97,767; the reference rooms 214,406. There are 325 magazines and newspapers on file. The library has fifteen delivery stations throughout the city, and 58 per cent. of the circulation in 1906 was through these stations. The hospitals are the City Hospital, St. Francis and Christ. There are several homes and asylums and three convents.

CUSTOMS AND INDUSTRIES.

The immense commercial and shipping interests of the city, though second only to those of New York, have no separate statistics, the customs report being included in that of the latter city. Among the leading industries are slaughtering and meat packing. Its slaughter house product in 1900 amounted to \$5,708,-763. Its other manufactures are enormous: the total amounted in 1900 to \$77,225,116. They are exceedingly varied, no one having a great predominance, except tobacco manufacture, over \$6,000,000 a year. Other important branches of manufacture are iron and steel goods, locomotives, boilers, heating apparatus, bridges, ships and windmills, planing mill products, cars, carriages, boxes, cooperage, brass, copper and zinc goods, electrical and scientific instruments, pottery and glass, etc. In short, there are upwards of two hundred of the leading industries in Jersey City and all are prosperous.

FINANCIAL.

There are four National banks, nine trust companies, three savings banks, and several state and private banks. The condition of these financial institutions on January 1, 1907, showed a capital of \$3,100,000, surplus and undivided profits of \$7,576,113.55 and deposits of \$61,554,638,201, making a total of \$72,230,-751.75. At that time there were thirty-nine building and loan associations, with assets of \$7,172,830.82, yearly receipts of \$5,114,810.75, and 12,436 shareholders, of which 2,651 were borrowers.

WATER SUPPLY.

The water supply of Jersey City has a capacity of 50,000,000 gallons daily by gravity, and there was an average daily consumption for the year ending December 1, 1908, of 38,700,000 gallons, or a daily consumption per capita of 154.4 gallons. The last report as of December 1, 1908, showed 205 miles or 1,082,400 lineal feet of mains, 33,420 taps, 2,386 hydrants, 2,870 water gates, 1,619 meters owned by the city and 669 meters owned by consumers. There was a range of high pressure of 30.45 pounds to the square inch.

The bonded water debt as of December 1, 1908, was \$5,310,000, less \$525,000 sinking fund charges, which are inserted in the tax levy. There are 205 miles of water pipe of various sizes, with an estimated value of

\$2,299,941.25. The yearly consumption of water is 14,027,800,000 gallons.

Government statistics as of 1906 show that the water plant of Jersey City which was completed in 1904 has 225 miles of mains, that it cost \$7,930,870, and has a present value of \$6,000,000, on which there was in 1906 a standing indebtedness of \$5,555,530. The total earnings in 1906 were \$1,115,884, of which \$1,006,426 were collections for services to the public and \$109,458 allowance for services to the city. The cost of operation was figured at \$971,900, of which \$563,900 was covered by payments for expenses of water service, \$288,000 was allowed for interest on the value at the time, and \$120,000 allowed for depreciation. The estimated amount of water taxes was \$78,420. The excess of the total earnings over the total costs of operation was \$143,984 and the excess of total earnings over the total costs of operation with estimate for taxes was \$65,564, while the collections for services to the public over payments for expenses of water service was \$442,526.

POSTAL FACILITIES.

There were 39,700,000 pieces of mail handled in the Jersey City post office in 1906, and 38,870,000 in 1907, and the cash receipts were \$545,880 in 1906 and \$408,-000 in 1907. There were 98 clerks, 130 carriers, 24 substitute carriers and 21 stations. For a city of its size, there has never been a proper federal building in Jersey City, the present post office being located in the former residence of Dudley S. Gregory, the first mayor of Jersey City, at the northwest corner of Grand and Sussex Streets. Efforts have been made for over twenty years to secure a new post office for Jersey City, and the Board of Trade has taken a most active part in the movement. Principally through their efforts there has now been appropriated \$400,000 for a site and \$350,000 for a suitable building to be erected thereon. The site has been condemned, and comprises a plot 150 x 200 at Montgomery, Washington and York Streets and efforts are now being made for more land.

STREETS AND SEWERS.

There are 202,641 miles of streets in Jersey City, of which 124.85 miles are wholly paved, 2.57 of granite, 78.253 of Belgian block, 25.364 of asphalt, 17.74 of macadam, .625 of brick and .298 of wooden block. There are 25.231 miles partially improved, guttered, curbed and flagged, and 52.56 miles wholly unpaved. In the repair work on pavements, one block is closed at a time. The Fire Department is notified by telephone whenever streets are closed for repairs.

Jersey City has 648,893.47 lineal feet or 122.89 miles of sewers, of which 241.839 lineal feet are vitrified pipe, 15,496.02 feet are iron pipe, 15,839 feet are steel pipe, and 375,719.45 feet are brick. There are about 2,700 catch basins.

TROLLEY LINES.

In 1906 there were sixteen trolley lines in the city, with 145.22 miles of track per round trip, and 293 cars made an average number of daily trips in 1906 of 2,873,

and carried 79,252,475 passengers. This was increased in 1907 to a mileage of 145.40 miles of track per round trip and 316 cars, which made an average of 3,041 daily trips, and carried 84,210,861 passengers. The trolley service reaches all parts of the city, with connections to all the municipalities of the county, and through line to Newark, Elizabeth, New Brunswick, Trenton, and Philadelphia.

CHURCHES.

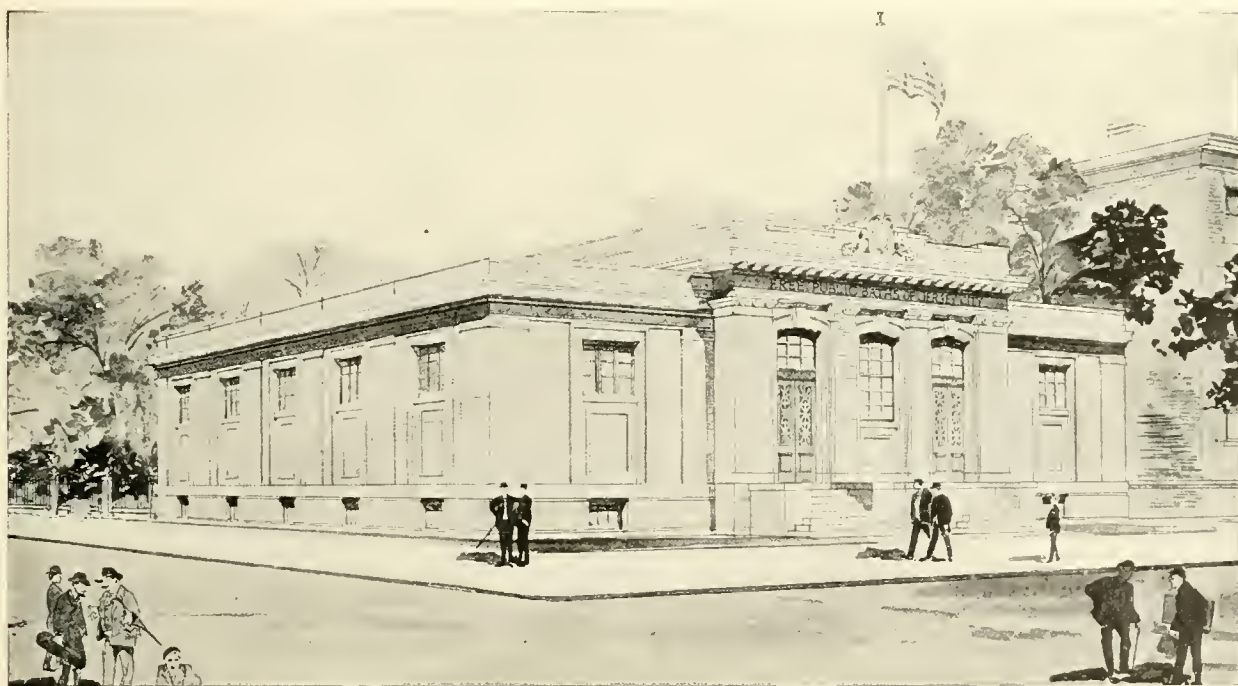
There are 122 churches in Jersey City, or one for every 2,079 people. The denominations are: Baptist, 11; Christadelphians, 2; Christian Science, 1; Congregational, 2; Evangelical Lutheran, 17; Independent, 1; Jewish, 3; Methodist Episcopal, 23; Non-Sectarian, 7; Presbyterian, 7; United Presbyterian, 3; Protestant Episcopal, 12; Reformed, 13; Reformed Episcopal, 1; Roman Catholic, 18; Universalist, 1.

For the year of 1907 there were 5,841 regular subscriber's stations, 996 pay stations, 4,196,836 local calls and 1,363,154 out-of-town calls.

WEATHER STATIONS.

There is no regular station of the United States weather bureau at Jersey City, but a climatological service station is conducted by Samuel K. Pearson, Jr., co-operative observer, at 318 York Street. Observations in New York City, however, are fully representative of Jersey City. The configuration of the land is not sufficient to greatly modify wind conditions, although the rocky ridge extending on the westerly side of the Hudson River, a continuation of the Palisade formation, screens, to some slight extent, the mercantile and manufacturing sections.

New York City records show an average wind velocity during the recent eleven years of 13.2 miles



FREE PUBLIC BATHS, JERSEY CITY.

PUBLIC SERVICE.

Jersey City is lighted by 2,522 lights, of which there are 1,645 electric two thousand candle power arc lamps, 497 gas lamps and 380 Welsbach oil lamps. The annual cost of maintenance of these lights is \$173,000, and the yearly cost is \$75 for each electric arc light, \$26.50 for each gas lamp and \$30 for each oil lamp.

Street lamps were first used in Jersey City in 1843. Streets were lighted with gas for the first time December 4, 1852, and at that time 147 lamps were required. Gas was first used to light houses in Jersey City December 1, 1852.

The telephone service is excellent. By the report of January 1, 1907, there were 5,047 subscribers and 1,170 pay stations, and during the year 1906 there were 5,870,748 local calls and 1,138,208 out-of-town calls.

per hour. February is the month of the highest velocity; during this month average velocities exceeding 20 miles per hour were experienced in five out of the eleven years under consideration. In summer the average velocity is below 10 miles an hour.

From May to October the average is 11.4, and from November to April it is 15.4. At all periods of the year velocities are liable to reach a very high point, as much as 70 miles per hour and upwards being occasionally recorded. During an average year about 55 gales with velocities exceeding 40 miles per hour occur, about 41 of these being during the winter period and 14 during the summer period.

The prevailing direction of the wind is decidedly from the northwest, especially during the winter and spring months, at which time winds blow almost universally from that direction. During the summer period they incline more toward a westerly direction.

Topographically, the older portion of the city adjacent to the Hudson River is almost flat, with elevations ranging only from 10 to 20 feet above mean sea level. This section includes by far the greater part of the mercantile and manufacturing interests, as well as thickly settled residence sections. Proceeding west, from the plain along the Hudson River, the ground rises at first abruptly and then more gradually to extreme elevations of about 100 feet in the southern part of the city, and about 180 feet in the northern part. The slope of this ridge to the Hackensack Meadows on the west is gentle in the southern part, but becomes much more abrupt to the north.

The northwesterly portion, called Jersey City Heights, has many steep grades between it and the low lying section. These are the worst grades in the city. Several steep grades are found in the northwesterly portions, where, however, houses are small and scattered. Some of the steeper grades are well paved. The only street which the Fire Department reports as having excessively steep grades is Fairmount Avenue, between Summit Avenue and Cornelison Avenue, for a distance of two blocks.

REALTY PER CAPITA.

The per capita value of real estate in Jersey City is not exceeded in the metropolitan district save by the Borough of Manhattan and all the boroughs of Greater New York. The figures, as compiled by William Jeffery, are as follows:

Greater New York (all boroughs),	First,	\$1,328
Jersey City, N. J.,	Second,	1,066
Hudson County, N. J.,	Third,	957
Borough of Bronx,	Fourth,	952
Borough of Queens,	Fifth,	919
Essex County, N. J.,	Sixth,	914
City of Newark, N. J.,	Seventh,	870
Five counties N. J. (Metropolitan District),	Eighth,	863
Union County, N. J.,	Ninth,	823
Greater New York (excluding Manhattan Borough),	Tenth,	809
Borough of Brooklyn,	Eleventh,	751
Bergen County, N. J.,	Twelfth,	695
Passaic County, N. J.,	Thirteenth,	618
Borough of Richmond,	Fourteenth,	614

POPULATION DENSITY.

The population in 1840 was 3,072; 1850, 6,856; 1855, 21,715; 1860, 29,226; 1865, 37,371; 1870, 82,546; 1875, 109,227; 1880, 120,722; 1885, 153,513; 1890, 163,003; 1895, 182,713; 1900, 206,433; 1905, 232,699; 1909, 253,711. Of these (State census, 1905,) 4,176 were colored and 65,537 were foreign born; 19,284 Irish, 16,865 German, 4,407 English, 6,958 Italian, and 18,023 of other nationalities. Of these, 14,424 were naturalized.

Since Jersey City, the largest taxing district in the county, has a population of 253,711 and an area of 12,288 acres, of which 7,915 acres are land, this means that there is an average of 20.65 people to every acre, and of 31.93 people to every land acre.

The total population of Manhattan, south of Fourteenth Street, in 1905, was 766,905 or 282.2 persons per acre, and on the East side, south of Fourteenth Street, the proportion was more than three times that amount, and the increase in this section has been larger than in any other section of Manhattan or the Bronx.

There are to-day nearly 50 people more per acre living south of Fourteenth Street and east of Broadway than five years ago, and the density of the whole section has increased from 382.9 to 432.8 persons per acre. If the whole area of Hudson County, which is 38,709 acres, were peopled as densely, there would be 16,753,255 persons within the legal limits of the county, and 5,318,246 of these would live in Jersey City.

The area of West Side Park, Jersey City, is 207.823 acres. People this as densely as Manhattan's lower east side and this small remnant of the city would contain 8,905 people.

CITY STATISTICS.

The city has a two-year mayor and a council with only one chamber, called the Board of Aldermen; most of the other officials are appointed by the mayor, only the city clerk being appointed by the aldermen and the street and water board elected. The assessed valuation in 1908 was \$232,769,781; the total public debt, \$24,626,135; the sinking fund, \$4,884,799.97. The expenditures are about \$8,000,000 a year and the largest single item is about \$1,500,000, for schools.

STATE CENSUS.

The State census of 1905 shows that of the 232,699 people then in Jersey City, 116,471 were males and 116,228 females; of these, 129,827 were single, 90,545 were married, 12,239 were widowed and 88 were divorced. There were 26,638 dwellings in Jersey City and 49,072 families. Of the occupations, there were 4,919 in the professions, 23,134 in commercial pursuits, 34,666 skilled laborers, 20,494 unskilled laborers, 14 farmers and 13,252 engaged in other occupations. The statistics show that 169,203 could read, 169,470 could write and 170,960 could speak English.

CITY OUTLAYS.

In 1906 Jersey City paid out \$807,696 for miscellaneous outlays, of which \$137,258 was for health conservation and sanitation, or 58 cents per capita; \$169,269 was for highways, or 71 cents per capita; \$276,660 was for education, or \$1.16 per capita; \$21,037 was for recreation, or 9 cents per capita; \$30,870 was for public service enterprises, or 13 cents per capita, and all other outlays were \$172,602, or 73 cents per capita.

The receipts from all general revenues in Jersey City for 1906 were \$3,556,004, or \$14.94 per capita. Of this amount \$2,287,088, or \$9.61 per capita was for general property taxes; \$340,328, or \$1.43 per capita was for special property and business taxes; \$3,000, or 1 cent per capita was for poll taxes; \$552,974, or \$2.32 per capita was for liquor licenses and taxes; \$55,948, or 24 cents per capita was for all

other licenses and permits, and \$316,666, or \$1.33 per capita was for all other general revenues.

The city government of Jersey City is economical, and but little money is spent without adequate return.

A LITTLE HISTORY.

The site of Jersey City was used only as farming land until the beginning of the nineteenth century, despite its remarkable position. In 1802 the entire population was thirteen in one house with outbuildings; this was on Paulus Hook, which was named after the Dutchman, Michael Pauw, who formerly owned it. In 1820 Jersey City was incorporated as the "City of Jersey City," with a board of selectmen, but remained a part of the township of Bergen until in 1838 it was

family, one of whose members, Cornelius, had erected a ferry, in 1746, which took passengers from the southward to New York, and who in 1769 laid out a race-course, which lasted as an attraction until the opening years of the next century.

"With the close of the Revolutionary War and the resumption of peaceful pursuits, Paulus Hook became an important centre of transportation. Hence for Philadelphia went the springless Jersey wagon called the 'Flying Machine,' on a three days' journey to the Quaker City. Then came the 'genteel' stage wagon of Sovereign Sybrant, whose house of entertainment was near Elizabethtown. This stage, leaving Philadelphia on Monday, reached Trenton that day, arriving in Elizabethtown on Tuesday and Paulus Hook on Wednesday. Then for short distances stages ran to Hackensack, to



FOUNTAIN BASIN, WEST SIDE PARK.

reincorporated as Jersey City, with a mayor and aldermen. Repeated annexations have brought it to its present territory: Van Vorst in 1851; Hudson City and Bergen in 1869; Greenville in 1873. It obtained a new charter in 1873.

Mr. Francis Bazley Lee in his recent work "New Jersey as a Colony and as a State; One of the Original Thirteen," reviews the early history of Jersey City as follows:

"It was from the sands and marshes of Paulus Hook, but a step south of the tracks which form the eastern New Jersey terminal of the Pennsylvania Railroad system, that Jersey City rose to greatness. For over one hundred years the ditch-pierced meadows and the bit of upland tied to the main shore by a long and ill-kept road had been in the possession of the Van Vorst

Morristown, to Paterson, and the New Bridge, while according to the late Charles H. Winfield, in his excellent monograph on the 'Founding of Jersey City,' as many as twenty stages a day entered and left Paulus Hook.

"It was in the year 1804 that three movements were separately instituted for the development of the shore of New Jersey opposite the growing City of New York. Shortly after the Revolution John Stevens, with rare foresight, had acquired possession of the site of Hoboken which, having been cut into lots, was offered for sale in New York City during the month of March, 1804. This was the new City of Hoboken. Another capitalist, James B. Coles, threw upon the market the 'Duke's Farm' at Ahasimus, the title having been quieted,—a tract of two hundred and ninety-four blocks.

"But no location offered so great inducements as did

Paulus Hook. Men saw dimly the great future that lay before New York, and the part that the Hudson River shore of New Jersey must play in the transshipment of passengers and freight. So it was that early in 1804 Anthony Dey, representative of moneyed interests in New York and Newark, negotiated with Cornelius Van Vorst for the control of Paulus Hook, the term being 'a perpetual annuity of six thousand milled dollars,' secured by an irredeemable mortgage. The Van Vorst title having been assured by Alexander Hamilton and Josiah Ogden Hoffman, for which service these two eminent lawyers charged one hundred dollars, the property, containing one hundred and seventeen acres, was conveyed to Dey upon March 26, 1804. The tract was bounded by the Hudson River, by Harsimus Bay, by Communipaw Bay, and by a straight line drawn between the two bays. On Paulus Hook were but a few buildings, the tavern on the corner of Grand and Hudson Streets, a nearby oyster house, stables, store houses and out-structures. The total resident population was either thirteen or fifteen persons.

"Thus from such humble beginnings sprung Jersey City, but these beginnings were marked by energy and a progressive spirit. In an advertisement marked by sincerity of purpose, though somewhat favorably colored, the capitalists known as the 'proprietors' announced that upon May 15, 1804, the sale of lots would take place at Paulus Hook, and on the succeeding day at the Tontine Coffee House in New York City. The plot laid out for prospective purchasers contained one thousand three hundred forty-four lots. Upon the east side was Hudson Street, under water, on the north Harsimus or First Street, and on the south Mason Street, the western boundary being a straight line from the intersection of Van Vorst and South Streets to a point at the junction of First and Washington Streets. Fourteen streets extended east and west through this tract, the upland occupying a circle bounded by Montgomery and Essex Streets.

"By April 20 various conveyances had lodged Dey's interests in the hands of the proprietors, who were now confronted with two serious questions—satisfying purchasers as to the Van Vorst mortgage, and meeting the old-time contention on the part of the New York authorities that the corporation of the City of New York had jurisdiction over and ownership of lands under the Hudson westward to low water mark on the shore of New Jersey. Under such a claim any hope of making the new town a great commercial centre would vanish, and as Mr. Winfield has suggested, Paulus Hook might as well have remained a cabbage garden. Advised by their council that the City of New York had no such rights, the proprietors, however, were confronted with the opinions of later United States District Court Judge Robert Troup, of New York, and Recorder Richard Harison, of New York City, who held that the land in question belonged, under the charter of Charles II to James, Duke of York, to the State of New York, and was not comprehended in the grant from James, Duke of York, to Carteret and Berkeley, Lords Proprietors of New Jersey. It was further asserted that jurisdiction over the land rested in the corporation of New York City by reason of the terms of the boundaries of New York City and County. From this reasoning the con-

clusion was drawn that all wharves built at Paulus Hook were unlawfully constructed unless built under the direction of the New York City authorities.

"It was then that the sale of Paulus Hook lots was adjourned until the 14th of June, which was a race day. 'Inclemency of the weather' was the reason given by the proprietors, but the true cause was to be found in the opinions given by Troup and Harison. Suddenly the common council of New York City, in a resolution wherein that body assured the proprietors that it entertained no sentiments hostile to their interests, offered every facility to promote the settlement of Paulus Hook. This resolution of June 26th gave as a reason for such action that the improvements 'would greatly tend to the convenience of the inhabitants of this city in case of the return of the epidemic' (smallpox).

"The objections on the part of New York City having been withdrawn, certain 'Articles of Association' bearing date October 11, 1804, were entered into between the original proprietors and certain associates, while upon the 10th of November of the same year these capitalists were incorporated by the Legislature of New Jersey under a statute which had been drawn by Alexander Hamilton, entitled 'An Act to incorporate the Associates of the Jersey Company.' Confined in its operations to the limit of the Van Vorst tract, the corporation was vested with broad powers. It could lay out streets, establish grades, and improve the water front by the erection of docks, piers, wharves, and store houses, making all necessary by-laws, orders and regulations. Breaches committed against such by-laws, orders, and regulations subjected offenders to a penalty not exceeding twenty-five dollars. The charter vested abutting lands under water in the Associates, who were authorized to erect such structures as might be necessary for the purposes of commerce. Nine of the Associates were selected under the provisions of the act as trustees, the board being organized upon December 24, 1804, in Joseph Lyon's tavern 'at Jersey,' while the clerk of Bergen County was directed to appoint a deputy for the 'Island of Harsimus,' whose duty it was to record all papers relating to real estate transactions.

"In the founding of Jersey City the names of the Associates make a notable list. Among them were Richard Varick, president of the board of trustees, who died in Jersey City in 1831, and had been attorney-general of New York State. There was Mayor Jacob Radcliffe, of New York City; Anthony Dey, of the Preakness family; and Joseph Bloomfield, then governor of New Jersey. Other distinguished Jerseymen interested in the project were General John Noble Cumming, of Newark; Alexander C. McWhorter, of the Essex County family; Elisha Boudinot, associate justice of the Supreme Court of New Jersey; Jonathan Rhea, clerk of the New Jersey Supreme Court; Governors William S. Pennington and Isaac H. Williamson; William Halsey, first mayor of Newark; together with merchants of the first standing in New York City.

"To those who would erect houses in 'Jersey,' special inducements were offered by the gift of lots proportioned to the value of the residences. Robert Fulton was urged to take a block of ground for the 'safe keeping and repairing' of his steam vessels, a hotel was projected in 1805, known later as the Hudson

House, while provisions were made for the planting of shade trees. The Associates reserved land for a school, churches, public market and a shipyard, while a bounty was offered to those who dug wells, seeking pure water. Near the corner of Hudson and Essex Streets a distillery was erected, a steam sawmill and gristmill were projected, and in 1816 'Prospect Point,' the mansion of Richard Varick on Essex Street, was one of the most elegant of its kind between the Stevens property and Bergen Point.

"But the project at Paulus Hook, so auspiciously begun, was doomed to dark days. Robert Fulton lost money upon his lot speculation, dying in 1815; the York and Jersey Steamboat Company, established in 1810, ultimately failed, and in the year 1834 there were

The elements which retarded the growth of the basic community underlying Jersey City were, according to Charles H. Winfield, threefold. One was the constant assertion on the part of the New York State authorities of their right of jurisdiction, ownership, and control over riparian lands on the New Jersey shore. This was not overcome until the New York-New Jersey boundary was settled by agreement in 1834. Then many of the lots had been sold subject to a ground rent and to the irredeemable Van Vorst mortgage. This cloud upon the title was cleared in 1824, when Richard Varick purchased the mortgage permitting the lots to be sold in fee simple. Lastly, while the Associates were not only a land company, but a municipal corporation, every inhabitant of the Paulus Hook tract who was not a share-



PUBLIC SCHOOL NO. 11, BERGEN SQUARE.

upon the Paulus Hook tract but fifteen hundred persons and one hundred and seventy houses. With the decline of influence of the Associates, and the evidence of their poverty, lawlessness reigned. Prize fighting, bull baiting and dog fighting were common amusements, with drunkenness and gambling. The Legislature in 1813 and in 1817 was deaf to the petitions of the better class of citizens that a proper police regulate the affairs of the City, and it was not until 1835 that a place of confinement for disorderly persons was selected. This was the school house near Saint Matthew's Church, and which for a long time was city hall, jail and police headquarters.

holder was subjected to the rules, regulations made, and penalties imposed by the trustees. In a small way it was the old story of 'taxation without representation.'

"The time for change was ripe. The Legislature had provided that the law-making body ultimately should 'institute a more adequate and complete corporation' for the mere purpose of municipal government. It was upon January 28, 1820, that "An Act to incorporate the City of Jersey in the County of Bergen" was passed, but in the body of the act the municipality was called 'Jersey City' a somewhat indefinite designation. The statute provided that the 'freeholders and other taxable' inhabitants should annually choose five members of the

'Board of Selectmen of Jersey City,' which board had jurisdiction over streets, public grounds, public markets, weights and measures, firewood, bread, errant animals, night watch, fire engines, engine houses, and the 'public peace and tranquility' of the corporation. But the good designed was rendered almost nugatory by provisions regarding the autocratic imposition of taxes and the confirmation of all the powers or rights granted to the Jersey Associates.

"In the year 1825 the princely sum of one hundred dollars was assessed against the inhabitants of Jersey City, of which amount an investigation committee, in 1828, reported that thirty-nine dollars and eighty-seven cents had been collected, into such deplorable straits of economy had the young city gone. For twelve dollars a year a tavern-keeper agreed to furnish a room, fire, lights, pen, ink and paper for the twelve meetings of the selectmen and for a board that had nothing to do, when the unsalaried members fined them for non-attendance.

"The streets of the town were unkempt; pigs, sheep and ducks roamed at will; Hudson Street was not filled in; there was, in 1828, a licensed place for the sale of liquor to every fifty-nine inhabitants; the selectmen were at odds with the Associates, and had it not been for a new charter, secured January 23, 1829, the little town by the Hudson would have been in a sorry plight. Under this charter the number of selectmen was increased to seven and their powers increased. Private enterprise had brought new industries to the town. In 1824 a glass factory had been built, followed the next year by a pottery. There were two sandpaper factories, a windmill, and three smithies, while by 1834 the New Jersey Railroad ran its passenger car 'Washington', with its three compartments and seats on top, from Jersey City to Newark. 'Fleet and gentle horses' drew the three cars of the Paterson and Hudson River Railroad Company, the steamboat 'Washington' ran half-hourly trips until midnight between Jersey City and New York after June 8, 1835, while in 1836 the Morris Canal was completed. But the incubus of the poverty of the Associates had fastened itself upon the town.

"In 1838 Jersey City, with a mayor and common council, was incorporated, and thence until the abolishment of special legislation, in the year 1875, the charter underwent ninety-one revisions and amendments.

"Since 1840, when the first federal census of Jersey City was taken, until 1900, the city has grown from three thousand to two hundred thousand. Most marvelous was the increase between 1850 and 1860, when the city leaped from seven thousand to twenty-nine thousand, an increase of three hundred and twenty-six per cent. From 1860 to 1870 the increase was one hundred and eighty-two per cent; from 1870 to 1880 forty-six per cent; from 1880 to 1890 thirty-five per cent; from 1890 to 1900 twenty-six per cent.

"The old township of Bergen, the bounds whereof were first definitely established in 1693, comprised that portion of Hudson County lying east of the Hackensack River. From this ancient tract Jersey City was first carved in 1820. Thence until the outbreak of the Civil War the changes were comparatively few. Van Vorst and Hoboken Townships, now absorbed, appeared respectively in 1841 and 1849, North Bergen Township

in 1843, Hudson Township in 1852 and Weehawken Township in 1859. Harrison Township, taken from a part of Lodi Township in Bergen County, was created in 1840. In 1855 the City of Hoboken was chartered.

"During the progress of the Civil War the increasing demands of population caused a notable sub-division of territory. In 1861 both Bayonne and Union Townships were organized, and Greenville Township in 1863. During the same period the town of West Hoboken was chartered in 1861, and the town of Union in 1864, while in the period of expansion following the war Kearny Township was created in 1867 and the City of Bayonne in 1869. Not until 1878 were there further changes, when the township of Guttenberg was formed. In 1898 the further development of Hudson County led to the organization of the town of Kearny from the township of the same name. During the same year the town of West New York came into existence, as did the borough of East Newark. In 1900 appeared the borough of Secaucus.

"Of the cities of Hudson County, exclusive of Jersey City, Hoboken's census was first taken by the United States government in 1850, when the city was credited with twenty-six hundred inhabitants. In ten years this had risen to nine thousand six hundred, an increase of two hundred and sixty-two per cent., the largest percentage gain ever made by any city in New Jersey during eighty years, except by Jersey City in the same decade and by Atlantic City of four hundred and twenty five per cent. between 1870 and 1880. In 1870 Hoboken was credited with a population of twenty thousand, an increase of one hundred and eighty two per cent. In 1880 there were thirty-one thousand inhabitants of the city, in 1890 forty-three thousand six hundred, in 1900 sixty thousand.

"Bayonne's inhabitants were first recorded in the federal census in 1870, when the town had about four thousand people. This in 1880 was increased to nine thousand, in 1890 to nineteen thousand, in 1900 to thirty-three thousand. In no decade was this increase less than seventy-two per cent.

"Accompanying this notable increase during the decade from 1890 to 1900 the town of West Hoboken has grown from eleven thousand seven hundred to twenty-three thousand, the town of Union from ten thousand six hundred to fifteen thousand, and Guttenberg from two thousand to four thousand, an increase in every case of practically 100 per cent., except in the instance of the town of Union."

BOARD OF TRADE.

The Board of Trade of Jersey City is now the oldest commercial body in Jersey City, and in point of influence is second to none. Its general objects are the promotion of the trade of the city, giving proper direction to commercial movements, the improvement of facilities for transportation and the use of all proper measures to advance the interests of the business community. In national matters it has steadily advocated those sound principles of governmental policy and finance which have been the means of advancing the interest of the country.

The Board of Trade of Jersey City may be said to have been brought into being at a public meeting of the business men, which was held at 43 Montgomery Street on March 14, 1888 at the call of a committee consisting of G. W. Clerihew, C. C. Van Anglen, J. W. Knause, George Hawes and E. M. Doane, who had been appointed by the Merchant's Protective Association for such purpose. Mayor Orestes Cleveland was the chairman of the meeting, and speeches were made by Dr. Leonard J. Gordon, Jacob Ringle, Emil E. Datz and F. G. Wolbert, all of whom advised the formation of a civic body of that kind.

As a result of the meeting, the board was permanently organized on April 25, 1888, and a membership roll presented, which was signed by T. C. Brown & Van Anglen, George L. Bettcher, Orestes Cleveland, G. W. Clerihew, Charles M. Clerihew, Patrick J. Condon, Humphrey W. Carr, Carscallen & Cassidy, William E. Drake, William Dohrmann, John Edelstein, Emmons & Co., the Evening Journal Association, the Eagle Printing Co., C. P. Friend & Co., Charles S. Furst, Frank Gallery, Thomas M. Gopsill, Leonard J. Gordon, F. M. Hayes, Thomas Hill, Patrick H. Hanley, Hoos & Schultz, James Hunt, H. A. Kelly, Enoch Kessler, P. Lorillard & Co., David W. Lawrence, George R. Le Blanc, James C. Lindsay, James Leo, Hugh Leslie, Gustav E. Metzler, Marshall & Ball Co., John McAuliffe, John McCarthy & Bro., F. O. Matthiesen, McMenamin & Adams, D. E. Olmstead & Co., Jacob Ringle & Son, Freeman A. Smith, Simeon H. Smith, Frank Stevens, the Standard Wood Turning Co., Theodore Summerfield, Turner & Bennell, George E. Watson, F. G. Wolbert, E. R. Wessels and Lewis E. Wood.

Of these fifty charter members, but eight are now members of the board: Carscallen & Cassidy, the Evening Journal Association (now represented by Walter M. Dear, vice-president), Thomas Hill, P. Lorillard & Co., (now represented by Thomas J. Maloney, president), David W. Lawrence, James Leo, Jacob Ringle & Son and Frank Stevens.

An election was held that evening, and the first officers of the board were Orestes Cleveland, president; Jacob Ringle, first vice-president; Joseph A. Dear, second vice-president; Frank Stevens, treasurer and F. M. Hayes, secretary. Having no permanent quarters, the Board of Aldermen granted the new body the use of the Aldermanic Chamber in the old City Hall for the regular meetings, and Mayor Cleveland allowed the directors to use the annex to his office for their sessions.

The board, increased by eleven members in May, began active work. Mr. Clerihew proposed that a pamphlet be published setting forth the advantages of Jersey City as a location for business houses, and it was so ordered. Mr. Wessels stated that Knox, the hatter, was looking for a suitable site to locate a large factory, and the President was authorized to appoint an outlook committee to influence him or any other large manufacturer to come to Jersey City. Mr. Ringle proposed that a memorial be sent by the board to the authorities at Washington for the erection of a new post office commensurate to Jersey City's population and in a more convenient location for business

purposes, and thus was started the agitation that has continued to this day, and finally terminated in appropriations of \$750,000 for suitable land and building, and the selection of a desirable site.

The first report of the treasurer, in January, 1889, showed total receipts of \$780 and expenditures of \$155.60, and the first year closed with a membership of 113. In March, 1889, the board moved to quarters over the Second National Bank, and in March, 1893, to the basement of the same building, and this was retained until December 1906, when the present rooms in the Hudson County National Bank building were secured.

A compilation of the minutes of the Board shows actions as follows:

September, 1888: Private subscriptions of \$1,056.43 raised for the Jacksonville yellow fever sufferers.

January, 1889: Protest against purchase of water supply from the Montclair Water Co.

Request that streets be lighted every night.

March 12, 1889: First annual banquet, at Taylor's Hotel.

May, 1889: Request that one of the county parks be located in Jersey City.

June, 1889: Request for belt freight railroad to connect with all truck lines, with switches to factories.

Request that Secretary of War remove powder magazine from Ellis Island.

Request for information as to probable route of proposed Hudson Boulevard.

October, 1889: Request that County Park Commission favor small parks.

February 5, 1890: Second annual banquet, at Taylor's Hotel.

March, 1890: Request for passenger stations on the Pennsylvania R. R. at Jersey Ave. and Baldwin Ave. and on the Central elevated road at Jersey Ave.

May, 1890: Private subscription of \$216.25 for sufferers from Morris Street fire.

September, 1890: Incorporation of board.

Request for a supply of pure and wholesome water.

December, 1890: Request that Jersey City and Bergen Railroad Co. adopt electric or other improved system.

January, 1891: Protest against free coinage.

Plea for more rapid street car transit.

February, 1891: Request that Board of Freeholders issue bonds for county parks.

February, 5, 1891: Third annual banquet, at Taylor's Hotel.

September 1891: Request for pure supply of potable water, with option to buy plant.

Statement by Superintendent Sayre of Jersey City & Bergen Railroad Co. that they were prepared to use electric motors on Montgomery Street line as soon as city authorities withdrew opposition.

December, 1891: Vote of thanks to Street and Water Commissioners for placing street lamps, with street names thereon, on street corners.

January, 1892: Request that Jersey City be made a port of entry.

February, 1892: Request for fire patrol.

May, 1892: Protest against proposed site of City Hall, and recommendation of present site.

December, 1892: Protest against bid of Moffit, Hodgkins & Clark Co. for water supply.

January, 1893: Protest against proposition of Jersey City Construction Co. for water supply.

February, 1893: Request for elevation of Erie Railroad tracks.

February 2, 1893: Fifth annual banquet.

March, 1893: Request that street railroads pay five per cent. on their gross earnings.

February, 1894: Appropriation of \$500 for the poor of Jersey City.

May, 1894: Private subscriptions of \$315 for same purpose.

September, 1894: Recommendation of asphalt pavement.

April, 1895: Request that proposals of East Jersey Water Co. and Jersey City Water Co. for water supply be rejected, and that city build its own works.

September, 1895: John J. Voorhees, Leonard J. Gordon, Robert A. Simpson and Myron J. Furst appointed a committee to institute legal proceedings and secure a judicial review of award of water contract to Jersey City Water Co. Allan L. McDermott appointed counsel.

February, 1896: Endorsement of Thirteenth Street viaduct.

Request for sidewalks on the Boulevard.

January, 1897: Protest against Mayor's signature to East Jersey water contract.

January 28, 1897: Ninth annual banquet.

April, 1897: Mayor refuses to sign water contract.

May, 1897: Reception to representatives of South American industries.

April, 1898: Favors Spanish-American war, if necessary.

Favors passage of County Park act.

September, 1898: Request for "Dollar gas."

December, 1898: Endorsement of P. H. Flynn water contract, if sanctioned by Board of Finance.

February 11, 1898: Tenth annual banquet. Admiral Sampson, guest of honor.

June, 1899: Favors consolidation of Hudson County municipalities, provided they be divided into taxing districts, each to have its own debt and local assessments.

January 25, 1900: Twelfth annual banquet.

May, 1900: Favors appropriation of \$30,000 for purchase of Mary Benson Park.

September, 1900: Board subscription of \$50 for relief of Galveston flood sufferers.

October, 1900: Favors docks at foot of Duncan Avenue and improvement of South Cove.

January 30, 1902: Fourteenth annual banquet.

May, 1902: Adoption of new by-laws.

September, 1902: Favors referendum of County Park act.

November, 1902: Review in court to compel Judge Blair to appoint County Park Commission.

March, 1904: Introduction of bill for the widening of Montgomery Street.

April, 1904: Montgomery Street widening bill passed.

September, 1905: Appropriation of \$500 for agitation for Equal Taxation.

January 26, 1905: Seventeenth annual banquet.

February, 1905: Favors improvement of Newark Avenue.

March, 1905: Request to Legislature to proceed against the Morris Canal & Banking Co. for forfeiture of its charter on the ground of non-usage.

April, 1905: Favors widening of Montgomery Street on the north side to a width of 90 feet, from Hudson to Henderson Street.

September 18, 1906: Board of Trade Home Fund established by appropriation of \$2,000.

Endorsement of publication of JERSEY CITY OF TO-DAY.

November, 1906: Endorsement of post office site bounded by Henderson, Mercer, Wayne and Grove Streets.

December, 1906: Endorsement of action of committee in renting new rooms.

Report of Expert William H. Park on Jersey City water supply.

Favors lighting Hudson Boulevard by private contract.

Endorses plans of Interstate Bridge Commission.

February, 1907: Action to remove pollution of water supply.

November, 1907: Favors metering of city water.

December, 1907: Introduces bill for publication of tax lists. Passed.

April, 1908: Advocates five cent fare to New York City by Hudson tunnel.

April, 1909: Appropriates \$100 for Memorial Day celebration.

June, 1909: Appropriates \$500 for Tunnel Day celebration.

These are but a few of the notable milestones that mark the pathway of the Board of Trade of Jersey City. Always a notable factor of the city's progress, during the past two or three years the board has taken a sudden bound to the front, and the people of Jersey City have noticed a wonderful change. There seems to have been a new spirit injected that has aroused every member to activity, and the result is that the meetings of the executive committee, the board of directors and the full board are watched as eagerly as are the councils of the municipal authorities, for the people are beginning to learn that the action of this open forum, in most cases, prophesies the action of the municipal authorities.

The rulings of the Board of Trade are to-day as important to the people of Jersey City as are the rulings of any municipal body, for they know full well that the city authorities, who are but the servants of the people, will not dare to defy the will of the people themselves, as expressed by them in their open forum, the Board of Trade. Corporations or private interests which are hurt by these rulings may retort with cries that the board is driving away large industries or making itself ridiculous by interfering, or other equally strong arguments, but these in no way affect the Board of Trade, which continues steadily in its work, with the one aim to protect Jersey City and its residents and manufacturers in a body, so that twenty years hence those who live to see the results will applaud the honest efforts that the board made despite the private opposition, and render to it thanks for the good results that it has obtained.

There have been many notable times in the past two or three years when these conditions have arisen, and when a weaker body would have hesitated to attack so powerful forces as then threatened to serve their private interests at the expense of Jersey City. At none of these times, however, did the Board of Trade have the slightest doubt as to what course to pursue in the matter. If a man or firm or corporation desired to do something for the benefit of Jersey City, the Board of Trade was ready to assist with all the power at its command, and to hold up the hands of the petitioner, be he member or stranger, but by the same token the interest that threatened to serve its own ends at the expense of Jersey City found that the Board of Trade was banded against it to fight the project, with no surrender until it was settled once and for all.

Here, again, it made no difference whether the inter-

authorities recognize that it is useless to even consider the approval of any grant or privilege that might be in way detrimental to Jersey City without arousing the wrath of the Board of Trade, and the result is that no question or request of importance is now considered by them until they first ask, "What does the Board of Trade think about it?"

But this is not the only province of the Board of Trade. It is a federation of commercial and professional men that likewise assures to them a protection that they could not otherwise secure, and it has social features that are to be found in no other similar federation in Jersey City. Its meetings are looked forward to by the leading men of the city with interest and anticipation, and its annual banquets are the event of the year.

Probably the greatest victory that the board has ever won was the securing of the post-office site and the



AN IDEAL ROADWAY IN WEST SIDE PARK.

est was a member of the board or whether it did not enjoy that privilege, for no interest that seeks to earn personal reward at the expense of Jersey City can expect to hide its purpose beneath the cloak of a Board of Trade membership. The board has but one policy, "Do it for Jersey City," and that policy is its platform and its creed.

This firm stand, which has been so ably taken and strictly adhered to during the past two or three years, has made the rulings of the Board of Trade so important that in many cases the real fight has been conducted before the board prior to any action by the municipal authorities. In all of these cases the judgment of the Board of Trade has been confirmed, and the decision redounded to the credit of Jersey City. The municipal

appropriation with which to construct a federal building thereon at Montgomery, Washington and York Streets. For the twenty-one years of its existence the board fought hard and earnestly to secure this long-needed improvement, and it was only by reason of its persistent efforts that the United States government was made aware of the great needs of the growing city and finally acceded to its request.

In 1903, when under the authority of an adverse decision, Judge Blair recognized the extraordinary powers of the Hudson County Park Commission and the large amount of money to be raised at their demands by the issue of county bonds, and fearing that any question of the unconstitutionality of the statute would seriously interfere with the marketability of such bonds,

declined to appoint commissioners, it was the Board of Trade that came to the rescue, not alone of Jersey City but this time of the whole county, and in the name of some of its leading members applied to the Supreme Court of the state for a peremptory writ of mandamus, which was issued as prayed for, so that it may be said to-day that West Side Park, which has become the source of admiration from lovers of civic beauty in all parts of the county, is directly due to the efforts of the Board of Trade of Jersey City.

The subject of equal taxation is one which has engaged the attention of the board during the entire course of its existence. Realizing the injustice that has been done Jersey City by the inequality of the assessment of its railroad property as compared with private holdings, it has fought many battles at Trenton, pitted, as it was, against the most powerful moneyed interests, with the highest paid legal and expert service at their command, and has fought them fearlessly and justly, with Jersey City ever in mind and her best interests ever at heart. The result is that a commission has now been appointed by Governor Fort to re-value the railroad and canal properties of New Jersey, in which commission an officer of the Board of Trade is a valued member, and the indications are that, thanks to the Board of Trade, Jersey City will at last be justly treated in the matter of equal taxation.

For the first time in the history of Jersey City there has been published by the city a printed copy of the tax assessment lists. This is purely a project of the Board of Trade which has now made it possible for everyone, from the greatest millionaire to the lowliest artisan to learn just what is the assessment of any piece of property that is contained in the two thousand blocks that comprise the city. To make this possible it was necessary for the board to introduce an act in the State Legislature, which was passed after much opposition, and the Board of Finance authorized to issue the publication.

The Shade Tree Commission, which was appointed a few years ago, was also due to the efforts of the Board of Trade, and as a result Jersey City is rapidly being improved by the expert planting, care and maintenance of thousands of shade trees along its thoroughfares.

When the opening of the McAdoo tunnel under the Hudson River between New York City and Jersey City became a rapidly approaching reality, it was the Board of Trade that was selected by the Chief Executive of the city as the proper body to prepare the celebration to commemorate the important event. The Committee of Thirty which was appointed by Mayor Wittpenn were all members of the board, and under their management was arranged a celebration that surpassed any carnival ever held in the Garden state of New Jersey, and will go down into history as one of the greatest celebrations of the twentieth century, involving the expenditure of many thousands of dollars, of which a liberal amount was appropriated by the city itself.

And so it goes. It is always the Board of Trade that is consulted first, for its conservative but liberal views have proved themselves of great value, and it has become a mentor whose decision is practically final. No man, firm or corporation can afford not to be a member of the Board of Trade of Jersey City. It has

never hesitated in the right, and it holds a position that but few quasi-public bodies have ever attained.

SOME INTERESTING FACTS.

Early in March, 1909, Mayor Wittpenn appointed Hugh Roberts, chairman of the board of directors of the Board of Trade of Jersey City and president of the New Jersey Chapter of the American Institute of Architects, and the writer, a committee of two to prepare an exhibit for Jersey City for the first annual exhibit of the New York Society of Congestion of Population in conjunction with the Municipal Art Society of New York, which was held during May in the Sixty-ninth Regiment Armory, New York City.

They were instructed to secure such data concerning the growth of the city and the congestion of its population as had never before been compiled, and were tendered the free use of all the city departments' clerks, if necessary, for the preparation of their statistics. The search revealed many facts that were of deep interest, not only from the fact that they had never before been collated but also because they brought to light conditions that were hitherto unknown, and the exhibit created considerable of a sensation in Manhattan, where it was studied by civic experts from all parts of the country, who formed a very different view of Jersey City from that which they had had before after a careful inspection of the maps, statistics and photographs. The exhibit was then taken to Washington, and attracted much attention at the National capital, and is now in the possession of Jersey City, and may be seen by any interested persons upon application.

Many of the facts which the search revealed will be of interest to the readers of this volume. Strange as it may seem, the area of the twelve wards of the city had never been computed until that time, and a table was prepared, and shown by a map, giving the area of the wards to the bulkhead line, with the population estimated by wards and the average number of persons per acre in each ward. In all the tables the area of the city has been placed at 10,435 acres, which is the computation of Civil Engineers Harrison, Dunham & Earle, and differs slightly from other authorities, and the population is estimated for the year 1908 at 248,500. The table is as follows:

Ward.	Area in Acres.	Population.	Density of Pop.
1	460	22,850	50
2	460	21,640	47
3	180	19,250	107
4	225	15,620	69
5	205	17,620	86
6	1,140	18,100	16
7	3,135	18,200	6
8	1,060	25,360	24
9	870	18,650	21
10	1,025	18,750	18
11	480	27,360	57
12	1,195	25,100	21
Total,	10,435	248,500	24

An interesting feature of the exhibit was a map showing that the principal factory sections of Jersey City are located adjacent to the railroads and do not depend, to any great extent, upon water connections.

Jersey City has not as yet developed any pronounced warehouse district, although there is an excellent opportunity to do so on a gigantic scale on the large undeveloped tracts of land under water in New York Bay, where the land is cheap, and the opportunities for ideal development unlimited.

The trade districts of the city are many and diversified and widely separated. This is due to the areas incorporated at different times, notably Bergen, Greenville and Hudson City, having each its own trading districts. The principal trading district is on Newark Avenue, from Warren Street to Jersey Avenue, the highest property values being in this district, property recently selling there as high as \$3,000 a front foot.

The same condition as to diversities of locality is also true of the residential districts. The district where the highest property values prevail, however, is in the vicinity of the Hudson Boulevard and the new West Side Park, although there are many other desirable residential localities in other portions of the city.

The tenement sections are mostly in the lower portion of the city and adjacent to the factory and trade sections, although there is a pronounced tendency toward a tenement section in the Eleventh Ward. There are very few large apartment houses or hotels in the city at the present time, but the opening of the tunnels will, in a few years, undoubtedly create a large demand for these classes of buildings.

The eight largest holders of land in Jersey City in the order of their holdings, as computed for this exhibit, are the Central Railroad Company of New Jersey, the Pennsylvania Railroad Company, the Erie Railroad Company, the Lehigh Valley Railroad Company, the Point Breeze Ferry and Improvement Company, Daniel J. Leary, the Delaware, Lackawanna and Western Railroad Company and Hon. John A. Blair, and these holdings comprised 2,981 acres, of over 28½ per cent. of the total area of the city. The assessed valuation of these lands is \$43,734,000, or over 18½ per cent. of the total assessed valuation of the city. The railroad area and valuation is exclusive of the main stem. The largest property holder, the Central, owns over 8½ per cent. of the entire city, and is assessed for about 4½ per cent. of its taxes, while the next largest owner, the Pennsylvania, owns over five per cent. of the city and pays over 5½ per cent. of its taxes. The figures in detail are as follows:

	Area to Bulkhead Line	Assessed Value of Land
C. R. R. of N. J.	916 Acres	\$10,586,000
P. R. R. Co.	533 "	12,985,000
Erie R. R. Co.	423 "	6,166,000
L. V. R. R. Co.	345 "	5,873,000
P. B. F. & I. Co.	212 "	646,000
D. J. Leary	201 "	656,000
D. L. & W. R. R. Co.	196 "	6,349,000
John A. Blair	155 "	473,000
	2981	\$43,734,000

When it is considered how land has increased in value during the past twelve years, it is also not improbable that there will be a like increase now that the tunnels are about to revolutionize passenger traffic.

There were selected three characteristic sections of the city and the increase computed from 1896 to 1908.

The residential section bounded by Bergen, Duncan, West Side and Harrison avenues, comprising the costly homes on Harrison, Bentley, Gifford, Belmont, Kensington, Fairmount and Duncan Avenues, increased in value from \$1,900,000 to \$5,010,000, or over 163 per cent. In 1908 the value of the land alone in this section was \$2,020,000, or more than the lands and buildings twelve years before, while the improvements were valued at \$2,990,000. The magnificent approach to West Side Park has been constructed in this tract during this time, and many fine homes have been built, but as an evidence that the improvement is still continuing, there is now being constructed there the largest apartment hotel that has yet been projected in Jersey City. There will soon be built a large church and a new clubhouse, and the only remaining vacant tract has been bought by live investors and is being laid out into lots with a new street built through it.

The residential and trade section of Greenville, bounded by Garfield, Cator and Winfield Avenues and Old Bergen Road, was taken as an example in order to show an entirely different class of property, and this tract showed an increase in twelve years from \$1,160,000 to \$2,190,000, or over 89 per cent. There is a great future for Greenville and this is an excellent example of its wonderful progress to date.

The trade section which was selected was bounded by Washington Street, First and Second Streets, Jersey Avenue, Railroad Avenue, Gregory and York Streets, and included the plants of many of the large manufacturing corporations, at the same time keeping away from the shore front so that there would not be any extraordinary conditions to effect the computation. This tract showed an increase in twelve years from \$7,400,000 to \$14,600,000, or just 90 per cent. Here again the land value was greater in 1908 than the land and buildings twelve years before, amounting to \$7,605,000, while the improvements last year cost \$6,995,000.

The amount of money expended in Jersey City during the five years from 1903 to 1908 for land and buildings used for municipal purposes was approximately \$4,712,000, which was divided into \$1,297,000 for public schools, \$1,078,000 for parks and playgrounds, \$55,000 for the fire department, \$2,000,000 for the new Court House and \$282,000 for miscellaneous expenses.

The value of buildings erected during the five years amounted to \$25,985,200, which was divided as follows:

1 Ward	-	-	\$2,027,900
2 Ward	-	-	794,800
3 Ward	-	-	599,300
4 Ward	-	-	560,400
5 Ward	-	-	872,600
6 Ward	-	-	2,010,400
7 Ward	-	-	3,682,900
8 Ward	-	-	5,094,100
9 Ward	-	-	3,443,800
10 Ward	-	-	2,721,600
11 Ward	-	-	2,207,200
12 Ward	-	-	1,970,200

Total \$25,985,200

A PARTING WORD.

Striving always in the direction of the goal of progress, reaching out at all times for the things needed to materially benefit her people, never hopeless, never despairing, Jersey City has in the face of what at times seemed tremendous odds, continued without halt her steady march toward the fulfillment of her ideals and the achievement of her ambition.

It was always that same "Jersey City spirit" that brought about these successes, that determination of the builders of the future city to make two men dwell where but one dwelt before. The true Jersey City spirit is as unconquerable as fate itself. That what has been done in the past will be repeated in the future, seems certain. Those who came first made a town out of a stretch of unbroken country. Their sons in turn converted this town into a great city, and so on down through the generations, and the full growth has not been reached.

The present generation faces a fore-ordained task, that of making the present great city a greater city. Compared to the work fearlessly faced and successfully accomplished by the other generations, the work that remains for the present men of Jersey City to do does not seem difficult. The Jersey City spirit is even now moving them on to this achievement. Within the past decade there have been great changes wrought. During the ten years that preceded there was fully as much accomplished. The pace has never slackened and should not be allowed to slacken at this late day. There live in Jersey City to-day many men who possess all of the admirable qualities of the redoubtable original founders of the city. If the few that led the march were able to do so much with so little resources, to what heights may not the many of to-day, with unlimited resources, aspire?

Jersey City's men have ever been men who do, rather than men who prate, men of deeds rather than of words. During the hundred years of her existence the city's ambition has never for one moment lain dormant. Wakefulness and vigilance have brought adequate rewards in the past, but there are still richer fruits to be garnered in the future by the same methods. The onward march must not stop. There must be no halting for breath. Every past battle has been won. No future defeat must stain this matchless record. The Jersey Citizens of to-day are men of the same fibre as were the Jersey Citizens of the past, the men who built a city and then made the world come to it.

Whatever Jersey wants she must have. No desire for betterment must be permitted to go long unfulfilled. Let the same indomitable spirit that has brought the city to its present enviable position sweep her on to future glories far beyond the fondest hopes of the present day optimists.

For Jersey's sun is yet low in the eastern sky. Her day is but begun. The men and women who to-day dwell in Jersey City are the sons and daughters of those who dwelt here yesterday and who have taken their leave after having done their part in the work of progress. The Jersey Citizens of to-morrow will in turn be the sons and daughters of those of to-day. Let

the heritage of yesterday be preserved undeleted so that when the time comes it may be handed over to the people of to-morrow, its value increased rather than diminished, as something to be forever fondly treasured and jealously guarded. Never must there be a dark day, a day of which future generations shall have cause or reason to feel ashamed. Let Jersey City be in the future, as it has been in the past, a city to be envied rather than pitied, lauded rather than censured.

Each corporation, partnership and firm in Jersey City should be eager to see the city grow, advance, develop, become greater, richer and better. Each such concern is one of the institutions of Jersey City and the whole can not succeed without each and every part thereof sharing in that success, according to the merits of each. Prosperity seldom seeks. It must be sought, cultivated, striven after and jealously guarded when once secured. And a community can not truly and continuously prosper alone by the effort of an individual or a set of individuals. This, then, is a work in which every Jersey Citizen who has the interest of his city at heart should take a part. Let each citizen do all that he can to let the investigating public of America and the world know just what Jersey City has done, and will be able to do in the future.

The history of a successful city, accurately written, should be carefully preserved. It is the record of a community, of a people, just as each individual has his own record. If the record is a good one, of which the holder may feel proud, it is a valuable asset. In the case of Jersey City this is true in every respect. There are no black pages in Jersey City's history, no lines that were better left unwritten. The city has much of which to feel proud and nothing of which to feel ashamed. Let Jersey City live in the future as she has in the past, with no stain on her record. If the history of the municipality is to continue with pages unstained each citizen must do his part. Let not the thoughtlessness of a day mar the unstained scroll of half a century. To the end of time each day must be a day of which she may be proud.

A city is known by its wealth, its industries and its commerce, gathered together within its walls. When a community is made up of intelligent, energetic men and women it is because it possesses the advantages which attract persons possessing these qualities. Jersey City has drawn to her gates two hundred and fifty thousand mortals of the kind that think and do. The presence of these persons has lifted her to her present position among her sister cities. A city populated with thinkers without energy to do makes as little progress as a city populated by doers without intelligence to think. The people of Jersey City are the kind that have both intelligence and energy. This blend of brain and vim will ever keep the city of Jersey City in the front rank.

Every wide-awake American city invites capital to come to her gates and make its home within her walls. Likewise, every wide-awake American city extending such an invitation displays to the best advantage the different inducements she has to offer capital, at the same time hiding from view such things as might tend to deter rather than attract the awaited guest. Jersey City is like other enterprising cities in that she has

many inducements to offer and is sparing no pains to properly display them. But here the resemblance ceases to exist, for Jersey City has nothing to hide from view,

Jersey City within the next decade will undergo many physical changes. Already the desire for an artistic as well as a wonderful metropolis has been



nothing to conceal from cautious capital. Her every quality is attractive to the investor rather than deterrent. She offers a field where wealth may thrive and multiply without fear of blight or lack of nourishment.

created. This desire will grow as the city grows in population, wealth and importance. What therefore to-day seems a dream will be to-morrow a reality.

WALTER G. MUIRHEAD.

JERSEY CITY WHEN THE WORLD WAS YOUNG.

Probably the most striking feature of the topography of this section of the country is the high ridge of rocks which for many miles forms the west bank of the Hudson. This formation is known geologically as the Palisade ridge, and it rises from the water at Bergen Point, extending in a generally northerly direction and in gradually increasing height to Alpine, where it culminates in that rarely beautiful and attractive natural phenomenon popularly known as the Palisades of the Hudson.

This Palisade ridge forms a sort of backbone, so to speak, not only of Jersey City but of the entire county of Hudson in New Jersey, and it is five hundred and fifty feet high at its greatest altitude; at Fort Lee it is three hundred feet; at West Bergen it is one hundred feet high; and from the famous Hudson County Boulevard which streaks its crest the tourist may catch glimpses of scenic loveliness that are matched in no other section of the world. To the east flows the great river with the commerce of the globe on its bosom, while beyond throbs the mighty city, dazzling with its superlatives of wealth and mercantile potency. To the west, in restful greens, reposes the broad, floor-flat, reed-grown valley, silver-veined with the Hackensack and the Passaic and distantly dotted with a score of prosperous municipalities.

In this mad age of ultra-commercialism it is of no little interest to recall the fact that there was a time when the glories of these entrancing views had a sentimental value of no less moment than their worth to-day as adjuncts to metropolitan real estate. Fitz-Greene Halleck, Robert Charles Sands, William Osborn Stoddard, Alfred Billings Street and William Wallace were among those who were "touched with the divine fire" by the vision from the Hudson's heights, of "tall spire, and glittering roof, and battlement, and banners floating in the sunny air; and white sails o'er the calm blue waters bent."

The ridge is of igneous origin and the rock of which it is formed is known as "trap," the name in its Teutonic form of *treppe*,—steps or stairs,—being originally applied broadly to a variety of rocks whose appearance suggested such a formation. In that dim past—probably millions of years ago—when order was gradually emerging out of chaos there was an age to which science has given the name of Jura-Trias, and it was then that this notable lineament of the physiognomy of northeastern New Jersey was drawn.

Doubtless as a result of the cooling and the consequent shrinking of the earth's crust, a fissure opened in the still more ancient sandstone formation which underlies this section, and the molten rock fused in that titanic crucible in the heart of the globe oozed through the widening crack which extended for some twenty-seven miles in length and in places for a width of nearly two miles. It is noteworthy that, as a general proposition, the height of the ridge increases in proportion to the width of the crack; in other words

more of the lava came to the top as the fissure widened, and so we see the splendid heights of the Palisades at the widest and most northerly extremity of this famous bit of landscape.

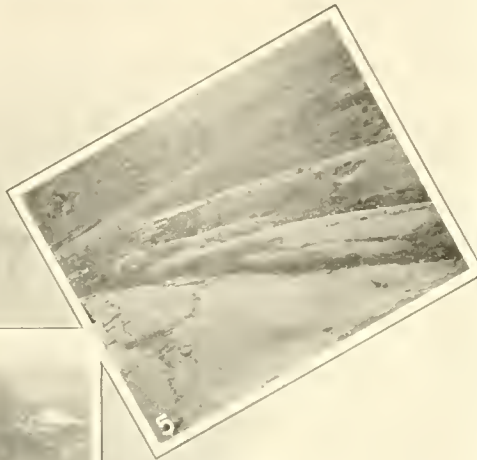
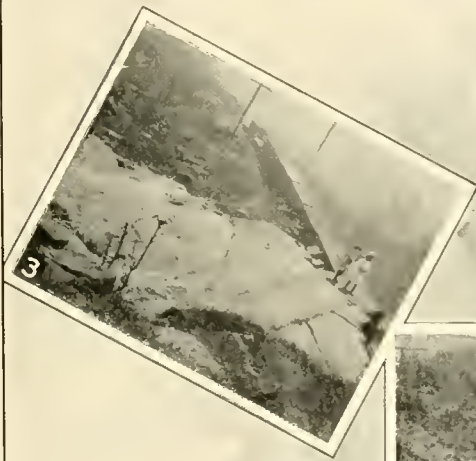
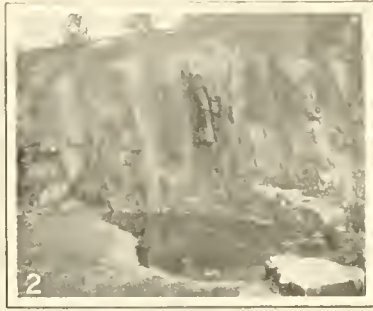
New Jersey has had the wisdom, be it said to her credit, to have a most careful survey of this whole region, and her geological reports upon it are masterly productions. Necessarily the technical is the dominant note of those reports, but it is the purpose of this article, by means of pertinent references to local landmarks, to help the reader to a better understanding of these tangible records of one of the most stupendous manifestations of creative power to be found in this quarter of the world.

Among the many places which tell of the origin of these rocks to good advantage, are the deep cuts through which the railways gain entrance to the water front of Jersey City. The blasting has revealed the "contrary" character of the stone and its irregular prismatic formation; there are also curious streakings or cracks in large smooth surfaces of the rock, so strongly suggestive of the sun-baked bottom of a dried up mud-puddle; and these are ocular evidences of the volcanic forces which labored in the birth of these rocks. At the north side of the Pennsylvania Railroad cut, east of Waldo Avenue on the eastern face of the Palisade ridge, these "cooling cracks" are very finely shown, while the quarried bluff back of the roundhouse near by affords a particularly good opportunity to look into the heart of these adamantine hills.

At the time the ridge appeared, "giant reptiles haunted the seas and wallowed in the marshes; the first suckling animals, the mammalia, were put upon the scene; the members of the feathered creation, if they existed at all, were as much reptiles as birds"—and although these rocks tell us little enough of that ancient life they do tell us of another epoch in world-making, that of the Pleistocene age; and as monuments inscribed with the history of that remote past even their superficial study is of fascinating interest.

It is no longer a scientific theory, but a thoroughly accepted truth, that at one time—some say at as many as five distinct and widely separated intervals—the northern part of New Jersey was covered with enormous glaciers which had their origin in the neighborhood of what is now Hudson's Bay, and from their centres there the ice sheets expanded until they invaded a large area of our northern and northwestern United States. Limiting consideration of the question to our own immediate purview, it is known that the lobes of these glaciers moved slowly down the parallels inscribed by the hills and mountain ranges of southeastern New York and northern New Jersey, covering almost the entire northern area of New Jersey as far south as Perth Amboy on the east and in an irregular frontage across the state to Belvidere on the west.

The boundaries and directions of this glacial movement are quite as accurately known by scientific men,



JERSEY CITY WHEN THE WORLD WAS YOUNG

1. "SHEEP'S BACK" FORMATION NEAR GREENVILLE
2. TRAP ROCK BLUFF, NEAR P. R. R. ROUNDHOUSE
3. TOP OF TRAP ROCK BLUFF SHOWING "COOLING CRACKS"
4. BOWLDER SHOWING GLACIAL GOUGING AND POLISHING
5. TRAP ROCKS SHOWING "STRIAE," NEAR GREENVILLE
6. GNEISS BOWLDER, BROUGHT BY GLACIER FROM NEAR NEWBURGH, N. Y.
7. GLACIALLY POLISHED ROCKS, ARLINGTON AVENUE STATION, C. R. R. OF N. J.

as the good housewife knows how her maid has progressed with sweeping or cleaning a mud-tracked floor, and by very much the same sort of symbols, for the glacier, like the broom, carried before it the litter of soil and rocks from all over the area it swept, and left it, at the time of the glacial dissolution, in the uneven morainic wave still to be distinctly traced across New Jersey—and in fact for a score of miles further across Staten Island and the western end of Long Island.

It is estimated that some sixteen hundred square miles of the area of northern New Jersey was "glaciated," and that the average thickness of the ice cap for this area was approximately one thousand feet—enough to make a cube of some three hundred and forty miles on a side! At the head of the Hackensack valley it was probably fifteen hundred feet thick, and it sloped down to zero in Newark bay. It is a weird thing for the imagination to conjure up—the thought of the broad basin filled to more than overflowing with an almost irresistible field of ice and its accompanying mass of detritus of all sorts!

In its slowly advancing southward movement, the flow of the glacier would naturally be resisted by every natural barrier, but it is not difficult to appreciate what happened to obstacles in the path of such an enormous mass of ice, plowing its way along, impelled by the awful pressure of the thousand-mile thrust behind it and by the weight of the cap at its deepest part. Soil was gathered out of a valley here; there, a ridge of gneiss was cracked into boulders or comminuted into sand; the shed of a drainage system was reversed here; there a mountain valley was dammed up and left a lake. By a process of elimination or "survival of the fittest" the bottom of the glacier was shod with a mass of rocks which were the least susceptible of destruction themselves, but which on the other hand could exert the greatest factor of destruction upon what they passed over.

But Jersey City as far back as the Pleistocene age was a pretty hard place, and when this cyclopean rasp was rubbed over the jagged ridges of volcanic rock there, its work was cut out for it for sure. To-day there are any number of outcroppings of trap which indicate the measure of resistance offered to the flint-shod vandal. A short distance west of Arlington Avenue station, Central Railroad of New Jersey, are two rocks whose top surfaces are polished until they shine almost like glass; and in the grading of a large real estate operation on the west slope of the ridge between the Boulevard and West Side Avenue, near Greenville, a particularly fine example of the *roche moutonnée* or sheep's back formation, and other examples carrying the *striae* or marks indicating the direction of glacial movement, were lately uncovered.

Another highly interesting relic of the glacial movement is to be seen between Waldo Avenue and the eastern edge of the bluff on the south side of the Pennsylvania railroad cut. It is a large boulder shaped somewhat like a flattened egg of gigantic proportions, perhaps seven feet in its greatest diameter, and it is perched upon the commons there with a number of much smaller stones around it. Remembering that all the bed rock in that neighborhood is hard trap, it is

noteworthy that this boulder is gneiss, a rock of much more ancient ancestry.

To the unpractised observer it might seem that this boulder was simply a detached fragment from the neighboring cliff—although an inquiring mind might go so far as to wonder how and why it ever got into its present isolated position. But the fact that it is gneiss and not trap raises the issue with the geologist that it must have come from some other place, for these geological black sheep do not stray into strange barnyards without some good reason.

Knowing, however, that glaciers have been there, and having so many evidences of the direction the glaciers traveled, it is pretty well established that this boulder was carried from its home in the Highland belt, most probably from a point between Newburgh and Stony Point in New York State.

In dealing with such subjects the lay mind is always concerned with the question, "When did all this happen?" But science can only reply with her deductions and inferences from most painstaking calculations and observations. Figuring upon the basis of the distance that Niagara Falls and the Falls of St. Anthony have been retreating since the disappearance of the ice, it is felt to be pretty well settled that the last ice sheet disappeared from this section from six thousand to ten thousand years ago, and that the entire period of the glacial age may have covered from two hundred and fifty to three hundred thousand years.

In the far southwestern corner of Jersey City is another extremely interesting natural phenomenon, and apart from the curious character of the formation there, the spot is wonderfully attractive as a beautiful bit of landscape. It is readily reached from the bridge which carries the Boulevard across the Morris canal. A varied growth of foliage, mostly of scrub dimensions, covers the eastern area of the tract in question and effectually screens the view of the bay from the Boulevard. A path leads west along the southern bank of the canal and it is but a few minutes' walk to the place in question.

From the beach the broad reaches of Newark Bay may be seen, and stretching away to the north in graceful curves, is the line of the Morris canal. In the foreground rises a high bluff of sand, the bluff extending in a weather worn front for several hundred yards along the shore. This weathering reveals several features in its make-up, in other words, it shows that the bank is composed of several different kinds of earth. On top is about a foot of blackish loam; next comes about six inches of blacker soil which carries large quantities of shell; below that is a layer of white sand extending down a considerable distance.

It is this shell layer that is the most curious thing about the whole formation. To explain its presence there, the theory is popularly advanced that the high ground was once a favorite camp ground for the Indians in prehistoric days and that here they used to gather their stores of shell fish; but the theory does not stand the light of our knowledge of Indian methods. It is "not good Indian" to cover up their refuse with about a foot of soil—and that soil of such radically different character as that upon which they left their

debris. They are not likely to have carted black loam in from some other place simply to cover up acres and acres of unused oyster shells.

But the place is a fine illustration, in the estimation of a well-known geologist, to whom large numbers of photographs and extensive description have been submitted, of that very extraordinary phenomenon known as a raised beach. From the water's edge the then larger shells can be seen, carried across the weathered ravine, buried under its top layer of black soil and supported by its indefinite bed of sand beneath. How far out into the bay this sand bluff once extended, it is difficult to say, but that it must have once stretched well out under the water, there can be no question.

There are glacially marked bowlders along the water's edge and out in the bay which indicate how a lot of the bluff has been lost.

That this part of Jersey City in the making, then, was formed by a bumping up of the bottom of the bay in some age before the glaciers plowed their way down the Hackensack valley, when the crust of the earth was gradually contracting in size and throwing up even mountain ranges in some places in such paroxysm, seems a very plausible theory and an extremely interesting one for the study and investigation of the Jersey Citizens of to-day.

W. H. RICHARDSON.

A GREATER AND BETTER JERSEY CITY.



From the time that Hendrik Hudson viewed the land of Jersey City as he sailed up through the Narrows, that city has taken an active part in the nation's history. At the beginning of the end of the British rule in New Jersey, consolidation became advisable. The interests of Paulus Hook, Bergen, Pavonia and Communipaw demanded

a closer tie and a movement was started which resulted in a union of these towns and the advent of Jersey City.

We will pass over the years that intervene, vital years that have given forth the great city which it is our heritage to serve and cherish. The pleasant spot upon which the eyes of Hudson feasted centuries ago has become the gateway of the new continent, the greatest railway centre of the world. Linked and riveted by tubes of steel, it is an integral part of the great metropolis and feels the throb of the great pulse of industrial advancement.

The new and advanced methods of transit provided by the tunnels which make it possible for the New York resident to reach almost any part of our city quicker and easier than other sections of the metropolitan district must inevitably result in a greater increase in our population and a corresponding benefit to all business interests.

Our city has advanced rapidly during the past decade, but this advancement will be far overshadowed when compared with the development which is now taking place and will continue to occur in the immediate future. The congested conditions in New York are rapidly forcing people to seek homes elsewhere and thus Jersey City finds itself competing with other cities of the metropolitan district in an effort to secure these home-seekers.

The improved transit facilities which the Hudson

River tunnels together with a better trolley service will provide, considering also that the cost of such service is not greater than elsewhere, will place us in a strong position to get a very large percentage of those who are seeking a comfortable and convenient place in which to live. Should the fare to Long Island or other places within the thirty minute zone be less than to Jersey City, should the service be inferior or should there be any discrimination on the part of the public utilities companies in favor of other municipalities, then, in my judgment, we will come far short of realizing the great benefits we anticipate.

With this and all other questions Jersey City must deal wisely and honorably, for the interests of our city are too sacred to be met by any other method or any other principle save these old-fashioned business principles of honesty, justice and reason.

Thus with tunnels an assured fact, with the finest public school system in the country, pure and wholesome water, good sewage and clean streets, with people alive to their own interests, who is there so pessimistic as to entertain a fear for the future of Jersey City?

It is true, of course, that we still need many improvements such as street widening, repaving, additions to and one or two more neighboring parks; a new technical school, where trades will be taught, a new hospital for the care of tuberculosis patients, but these and other improvements must and will come in due time.

I firmly believe that investments in real estate in Jersey City will prove immensely profitable if judiciously made, and I confidently look forward to an upward movement that will eclipse anything in the past twenty years. I am not unmindful of the many intricate matters that must be straightened out, of the many vital problems to be solved, of the many improvements of which we are sorely in need, but I do know that however great the difficulty it can be overcome by persistent, continued and intelligent effort, and Jersey City will not long tolerate an administration which cannot, and will not, properly and expeditiously manage its affairs.

Administrations come and go and leave behind their impress of good or evil upon the history of the city.

Is it not Shakespeare who said "The evil that men do lives after them; the good is oft' interred with their bones"?

The present administration has been bequeathed a heritage in the shape of a tax problem, which some people are unthinking enough to believe is of its making. Such a belief, however, can easily be refuted.

A question which is being agitated is that of the consolidation of the various municipalities in this locality into one great city. The progressive spirit which actuated our forbears is still militant in the hearts of our citizens, and as they look upon the small cities about them whose interests are their interests, whose prosperity is their prosperity, they see in fancy a greater, grander city, a consolidation of all under the corporate title of Greater Jersey City.

The transforming of this present fancy into a reality will mean much to the municipalities affected. Our interests are co-ordinate and the advantages to be derived are obvious as well as legion.

Let me urge upon you the importance of civic pride, of a lively interest in matters which make for good government, for after all you owe it to your city, you owe it to your generation and the generation that is to follow, you owe it to yourselves, to be jealous of the fair name of your city, to be greater than petty bickerings and to ever lend your support to honest efforts which are made in the interest of civic advancement.

As an example of the demonstration of civic pride, I cannot refrain from expressing my admiration for and appreciation of the work that is being done for our city by the Board of Trade. Of course I speak of the new rejuvenated body, for out of the old organization, composed of a few hopeful business men, has grown this present-day, live, progressive, efficient organization—Jersey City's Board of Trade—of which we are justly proud.

So long as this board continues along the line followed

during the past few years, so long as it retains among its membership men who are willing to give up their time and money unselfishly for the common good, as is now the case, so long will its effectiveness increase and its influence for good be felt in every public board of the city government.

While it is true that occasionally adverse criticism is heard concerning civic improvement clubs, because of unreasonable and untimely demands for improvements which the city can ill afford to make, yet no loyal Jersey Cityite would have the temerity to deny that these organizations have done more than any other agency to create, stimulate and foster that element of civic pride which is so essential to the healthy growth and advancement of a municipality. It is indeed encouraging to note the ever increasing interest of our citizens in municipal affairs, an interest which is proving of incalculable value to our city.

The history of our city is a history of absorbing problems met and settled, and because of the action and judgment of others in meeting these questions we either gain or lose; we live not for the present only, and our city demands that we act wisely and well, and so as the chief executive I ask for our city the loyal, honest and conscientious support of all citizens that its interests may be conserved and its fair name rank among the cities of the earth.

For myself I shall feel amply repaid, yes, grateful, if as a result of any effort of mine any advancement is made, even in a small way, toward civic betterment. Great indeed would be my gratification if the end of my official life should find this city, which has done so much for me and for those dear to me—this city which I love, this city of my birth, and where I hope to spend the remaining years of my life—a greater, grander and better city in which to live.

H. OTTO WITTPENN.

THE HACKENSACK RIVER SHORE FRONT.

The State of New Jersey is essentially a manufacturing state. Only five states of the union have a larger value of manufactured products per year. Bayonne and Jersey City combined have a larger capital invested for manufactures than twenty-nine states of the union, and more than any city in New Jersey. The amount so invested, according to the last census report on manufactures, is about one hundred and thirty-five million dollars, and the value of Jersey City's manufactured products is the large sum of one hundred and thirty-six million per year.

The community of more than three hundred thousand people in these two cities is practically dependent upon the manufacturing interests. Successful creation and maintenance of such enterprises depend as much upon the cheapness and facility of transportation as upon any other factor. From a geographical standpoint there is no better location in the United States for factories than the narrow peninsula of land occupied by Bayonne and Jersey City. It is about twelve miles long by two miles wide. On the east is the Hudson River and New

York Bay, comprising the great harbor of New York and the metropolis of trade. On the west is the Hackensack River and Newark Bay. These waterways are joined to New York Bay by a natural and navigating stream called Kill von Kull.

In addition to these advantages of location, Hudson County has the terminals of the greatest trunk lines of railroads, the Pennsylvania, the Erie, the Baltimore and Ohio, the Reading, the Central, the Lehigh Valley and others.

The people of Hudson County have turned toward the development of the Hackensack River, and its improvement is a matter of the greatest importance to business interests. It applies to Bogota and Hackensack as well, and to the entire New York district. If New York desires to increase her commercial supremacy she must afford opportunity for new enterprises and space for increasing the old. It is a lamentable fact that there are practically no more available water lands in New York City. Nor are there many on the New Jersey side of the Hudson River or New York Bay,

except at such prohibitive prices as twenty-five thousand dollars an acre, which can be accepted only by establishments of very large financial backing.

New establishments as well as old ones desiring increased quarters in the harbor of New York must turn to Newark Bay and the Hackensack River for their land. This is recognized by all who have given any consideration to the transportation problem of New York harbor and has been indorsed by the United States government. Colonel W. R. Livermore, of the corps of engineers in charge of the river and harbor improvements in New York harbor, says in his report to Secretary Taft, on January 8, 1907 :

"The entrance to New York Bay from Kill von Kull, near Bergen Point, should be enlarged so as to give access to Newark Bay, which, if properly developed, will eventually become a greater basin for wharfage and anchorage of vessels of all sizes and especially for those of medium tonnage. The development of the commerce here will depend to a great extent upon the maintenance of the basin and the future demands of the United States in extending the deep water area."

The location of manufacturing industries along Newark Bay and the Hackensack River is now an established fact. For the past ten years the development of new plants has been largely on the west side. The largest concern along the Hackensack is the B. T. Babbitt Company, large manufacturers of soap. They are located several miles north of Jersey City where they have an investment of at least six million dollars. They use the Hackensack and Newark Bay to the Kill von Kull and New York Bay for most of their raw material and have daily sailings.

Dodge and Bliss Company, in Jersey City, have an investment of \$400,000, including a dock on the Hackensack, where they unload, from vessels using the Hackensack, at least seventy-five million feet of lumber per year. The Woodstock Company adjoining them has an investment of \$300,000. About 120 vessels per year load and unload at the docks of these two companies. In addition to the many smaller concerns, there are located on the west side of the Jersey City, adjacent to the Hackensack, the following manufacturies, to all of whom the improvement of the Hackensack would be a direct benefit by affording water transportation :

Public Service Corporation, gas plant, \$1,000,000 ; Public Service Corporation, \$1,000,000 ; Chadwick Cotton Mills, \$500,000 ; New Jersey Zinc Company, \$1,000,000 ; Crucible Steel Company of America, \$500,000 ; Chicago Railway Engineering Company, \$250,000 ; Detwiler and Street Fireworks Manufacturing Company, \$100,000 ; Mallinkrodt Chemical Works, \$500,000 ; Wickes Machinery Works, \$300,000.

The American Tobacco Company has within the past two years purchased land and prepared plans for a plant representing about \$5,000,000, and acquired from the state the riparian rights in the Hackensack for the purpose of using water transportation. Jersey City's principal manufactures are tobacco, sugar, oil, foundry products, lumber, iron work, rubber goods and chemicals. The raw materials in most cases, and the finished product in many, constitute heavy, bulky

freight and water transportation is almost indispensable to cheap manufacture.

The improvement of the Hackensack by the United States Government would be only a slight extension of the plans of development already taken in the immediate vicinity. The Hackensack and Newark Bays are integral parts of New York Harbor. The government has already expended large sums of money in deepening the channel of Kill von Kull and Arthur Kill. Work is now in progress on the deepening of a channel from the junction of the Hackensack and Passaic Rivers to the City of Newark, along the Passaic. There is a natural channel in the Hackensack, with only two bars to interfere with navigation : one at Bogota, a considerable distance up the river, and the other at the junction of the Passaic and Hackensack in Newark Bay. Over this last bar there are twelve feet of water at high tide. This makes the river navigable at the bar at certain hours of the day only, and then only to small vessels.

Manufacturers along the Hackensack find great difficulty in getting such vessels in the coast trade, and they are frequently required to unload their cargo in the deep water and barge their raw material over the bar to the docks. The entire development of the river now depends upon the removal of this bar. It has been estimated that a 16 foot channel to admit the coast trade could be dredged about 7,000 feet for much less than the amount of this appropriation. It is also asserted that if the bar were removed for 7,000 feet only, beginning 200 feet south of the Central Railroad bridge, until further appropriations should be made, it would open up the river to very much more navigation. The project is indorsed by the mayors and boards of trades of the cities mentioned, and also by manufacturers along the river.

The Sixtieth Congress recognized the merit of Jersey City's claim to an improvement of the Hackensack River and in February, Nineteen Hundred and Nine, passed the river and harbor bill containing a provision directing a survey of the Hackensack River and Newark Bay with the view of securing a channel sufficient to admit vessels of the coast trade. The bill was approved by the President on March 3, 1909. Within ten days thereafter, Colonel Lockwood, of the Engineering Corps of the United States Army, commenced the actual work of collecting information about the extent of the traffic on these water ways and making soundings to determine the most suitable location for the channel. Upon the report of the engineer Congress will then authorize the actual dredging of the channel and there will be opened to the business and manufacturing interests of Jersey City the most valuable facilities for docks and water transportation which can be enjoyed in the New York harbor. No other section of the Atlantic coast can offer more attractive inducements to the establishment of manufacturing plants than the combination of railroad and water transportation afforded by the development of the Newark Bay and Hackensack River.

Mayor Wittpenn, recognizing the importance of this new project, has appointed a Water Front Commission.

HON. EUGENE W. LEAKE,

Joseph A. Dear, one of the charter members of the Board of Trade, was born May 11, 1840, in the village of Easton Magna, County of Leicester, England. His father, the Rev. Joseph Dear, was the minister of the Congregational Church and enjoyed the esteem and respect of the community and members of all religious bodies for his devoted and self-sacrificing labors. The family removed to the town of Wakefield in Yorkshire in 1849, where the boy received his education, and later, in 1854, according to the custom of the locality, was duly indentured as an apprentice to a dry goods house. Five years of this work in a store with the long hours then customary undermined his health and made necessary a new start. Engaging with a collecting and insurance agency, a distasteful business whose one redeeming feature was out of door work, he determined after the death of his father to study for the bar and began to read law and learn shorthand writing at the same time. This last was undertaken in the hope of thereby making a living by newspaper reporting while carrying on his legal studies.

Toward the end of 1863, while going through his daily two hours practice of shorthand writing from the reading of his mother, a newspaper article was read which led to his emigration to this country. It was a copy of an article written to a paper published by Isaac Pitman of Bath, the father of phonography, giving an account of the great demand for shorthand writers in America. It stated that owing to the numerous courts martial, courts of equity and military commissions at various points, not only close to the seat of war but in Washington and elsewhere, there was a demand for shorthand writers that could not be supplied, although the price for competent men had been raised to ten dollars a day. This was dazzling, and resulted in a resolution to come to the land of promise as soon as possible.

In March, 1864, by the breaking up of the household and sale of furniture, enough had been realized to pay for a steerage passage and to provide the means of living for a week or two while hunting for the ten dollars a day job. Landing at Portland, Maine, and escaping the toils of a swindler companion picked up en voyage, he journeyed to Boston, and there, within two days, was happy to form the acquaintance of William Lloyd Garrison and Wendell Phillips, while going round the newspaper offices looking for work. After a stay of six weeks in Boston, during which time some

shorthand work was secured and satisfactorily performed, the trip to New York was undertaken, armed with a letter of introduction to Horace Greeley from George Thompson, in those days a well known English orator, backed with another from Wendell Phillips. A daily hunt for work, in which every city editor in the city was called on twice, morning and evening, resulted in a few odd jobs, and at length a permanent engagement on the New York Tribune.

In December of the same year, 1864, came the opportunity to go to the front as a shorthand reporter, which was promptly taken. It was an enquiry ordered by President Lincoln into the circumstances attending the sinking of the British Confederate pirate "The Florida" in Bahia Bay by

a U. S. Military Transport. This work at Fort Monroe occupied about six weeks, and at its finish followed discharge; journey to Bermuda Hundreds to get bill for services approved; an interview with General Butler, an engagement by him, never carried out because he was superseded by General Ord an hour later; re-engagement by General Ord to report courts martial and commissions of inquiry, busily employed at Norfolk, Virginia. With Grant's movement against Lee came a stoppage of much of this work; again discharge; a journey to Richmond to get bill approved, and a re-engagement by General Alfred Terry for work at Richmond which lasted till August, 1866. Then one day came an order to the court room for stenographer Dear to report at once to Quartermaster General. That officer said "Mr. Dear, you are ordered by General Terry to be discharged immediately. No, there are no complaints, but your appointment is declared by the auditor to be illegal and your salary for the last fifteen months has been



JOSEPH A. DEAR.

charged to General Terry." The general subsequently got this charge allowed.

This change determined the putting into action of a design long cherished for a trip to the west, and two days later he was on board train for Cincinnati in fulfillment of a promise to visit, at Covington, Ky., some rebel soldiers who had at times acted as his amanuenses in transcribing his reports. A pleasant renewal of friendship strangely formed, and then terminated forever by departure for St. Louis. No opening offering there, Chicago was visited, and here an engagement was made with the Chicago Republican as travelling correspondent. The first employment was a detail to accompany President Andrew Johnson on his famous tour "round the

circle" which continued twice across Illinois to and from St. Louis, Indianapolis and as far east as Cincinnati, where a long interview with General Grant, in which the General bitterly complained of the manner in which his official relations with the President had been misrepresented by the "rebel horde" surrounding Johnson as his personal approval of the latter's course, so angered the President that he ordered the daring correspondent from the train. The despatch, however, was quoted all over the country and did much to regain for General Grant the good will he had lost by his attendance on the Presidential tour.

Returning to Chicago there was an arduous winter's work of trips through Illinois, Iowa and the Lake Superior copper mining district, when a change of directors brought a new force of writers on the field and the consequent displacement of the old ones. At this juncture, a letter was received from Mr. Isaac England, the day editor of the New York Tribune during Mr. Dear's previous service on that paper, offering him a position on the Jersey City Times, of which Mr. England was then editor. This was in April, 1867, and when, ten months later, Mr. England resigned to take a position on the New York Times, Mr. Dear was made editor of the Jersey City Times, continuing in that position for fourteen months. In September Mr. J. A. McLauchlan bought a half interest in the Times, and Mr. Dear's connection ceased.

Requested by Major Z. K. Pangborn to take his place on the Evening Journal during his absence for a stumping tour, a temporary connection with the Evening Journal was thus formed, which a week after its termination, on the Monday before election, became permanent by his purchase of a one-third interest in the paper and the organization of the firm of Pangborn, Dunning and Dear. The position assumed by him was that of the reporter for the "Hill," Lafayette. Bergen, Hudson City and Hoboken, and also business manager. The Evening Journal now employs five male and several female reporters to cover the district over which Mr. Dear daily tramped, arriving at the office at 2 P. M. and then assuming his duties as business manager.

During the thirty-nine years which have since elapsed, Mr. Dear has maintained his connection and identification with the Evening Journal, and, it is pleasant to know, has prospered with it. The old firm of Pangborn, Dunning and Dear was dissolved in 1877. and The Evening Journal

Association was organized as a joint stock company. In 1884, its rapidly increasing job printing business was sold to the Jersey City Printing Company, of which, as well as of The Evening Journal, Mr. Dear has occupied the position of treasurer and general manager since its organization.

While never seeking political prominence, Mr. Dear has been identified with almost every public movement that has sought the betterment of Jersey City. He was a member of the Citizens' Association of 1884, and took a prominent part in the movement which resulted in the election of Mayor Collins, and the later movement which put in the chair P. F. Wanser. He was an ardent advocate of equal taxation, and took an active part in all the agitations at home and before the Legislature, resulting at first only in the partial but later in the full taxation of railroad property at local rates. He took great interest in all the agitation for a new water supply, and assisted in drafting and bringing before the Legislature the project for the creation of a State Board to conserve, develop, store and distribute the water supplies of the state for the use of the people of the state, and to save them from the monopolies of the water companies. This movement was twenty-five years in advance of public opinion, and was incontinently sat upon by the Legislature. It is now being talked of with more respect, its necessity being now generally admitted.

Mr. Dear has always shown great interest in the charitable work of the city. He has been for many years secretary of the Home for the Homeless, and also president of the Newman Industrial Home and Mission from its formation. He is also the treasurer and manager of The Evening Journal Fresh Air Fund, which gives a summer's outing of two weeks to about 400 children and about thirty women adults every summer at its beautiful home at Saddle River, of which it is the owner.

Mr. Dear was one of the charter members of the Board of Trade and practically president during a great part of the term of Mayor Cleveland. He was president of the Board in 1893, and has since been chairman of the dinner committee and the committee on meetings and receptions for many years.

On May 30, 1870, he was married to Kate Augusta Barbour of this city. Six children have been born to them, of whom five are living. Four sons and one daughter are now residents of this city.



JOHN NIMMO.

Of the well-known men of lower Jersey City, few are better known than John Nimmo, who has resided at 87 Mercer Street for many years. Mr. Nimmo was engaged in the baking business for twenty-seven years, but retired a few years ago, and since that time has sought positions of a less arduous character. He succeeded David R. Daly as a member of the Board of Education during Mayor Hoos' administration, and was superintendent of construction of the new No.

1 Public School on York Street. For over two years he was connected with the Hudson County Park Commission, and was their trusted representative at the new West Side Park, where he had a large force of inspectors, timekeepers and watchmen under his control.

Deciding that he would retire from an active career, he resigned his office with the Park Commission on April 1, 1907, and since that time has devoted himself to real estate investment and speculation. With his superior knowledge of the real estate conditions of Hudson County, he has negotiated several large and profitable operations, and is thoroughly convinced of the fact that there is a greater opportunity in the real estate field of Hudson County than in any section within an equal distance of New York City. He is a conservative and shrewd investor, and his judgment is in every case rewarded by handsome profits.

Mr. Nimmo's war record is an excellent one. He entered the United States Army in the 139th New York Volunteers on August 13, 1862, and served three years, taking an active part in the battles of Williamsburg and Cold Harbor, the taking of Richmond at Duryes Bluff with Ben Butler, and in other important engagements. He is past master of the Star of Hope Lodge No. 430, F. and A. M. of Brooklyn, and a member of the Grand Army of the Republic and the Union League Club. In politics, he has always been an organization Republican, taking an active part in all its campaigns, and ever upholding the principles in which he believes. On many occasions he has been the party's trusted representative, and has done much to carry it to victory by earnestly championing its cause.

No history of Jersey City would be complete without reference to its gardening interests, and the foremost figure therein, Peter Henderson. Born in Scotland in 1822, he came to this country in 1843 and became a resident of Jersey City in 1847. He died in 1887 at the zenith of his fame, a man whose peaceful achievements had won for him an illustrious name throughout the land of his adoption, and who by his wise counsel, cheering words and unselfish aid had endeared himself to thousands of his fellow men.

As an author, his works "Practical Floriculture," "Gardening for Pleasure" and "Gardening for Profit" have achieved a larger circulation than any other works of a similar character ever published, the last-named having gone through no less than forty-one editions, and are to-day, forty years after their first publication, standard works.

Commercially, his greatest success was won as the founder of the firm of Peter Henderson & Co. of 35 and 37 Cortlandt Street, New York City, which is to-day one of the largest, if not the greatest retail seed firm in the world. Their Jersey City greenhouses and trial grounds on Arlington Avenue and the Boulevard are extensive. The Arlington Avenue grounds alone having upwards of seven acres of solid glass. The Boulevard property, which is used exclusively for field testing of seed, covers nearly twelve acres and is possibly the largest desirably located tract in Jersey City under one control. These are to-day all conducted along the lines laid down by Peter Henderson, although it is to be doubted whether he ever anticipated that his business should ever achieve under the impetus of his name, the magnitude that it has to-day. Mr. Charles Henderson, his youngest son, is the present president of the company.

To have been either the leading florist, greatest seed merchant, or the versatile horticultural writer would have been fame enough for most men, but when it is considered that Peter Henderson held almost the highest rank in all three, it may be understood how great his industry and genius must have been.

From the very beginning, it has been the policy of Peter Henderson & Co. to furnish their patrons with the very best seed stock grown, no matter whence it must be procured or what efforts were required to obtain it. This policy is continued to the present day. It has resulted in allying with the Henderson house a large auxiliary force of growers in all parts of the world, a company of planters, each of whom is a specialist in some particular variety of vegetable, flower or

plant. By this method, each variety is fostered and improved under congenial conditions, by the care and labor of the men most interested in its improvement.

The best types of vegetables are found in the market gardens surrounding the large cities, notably Paris, Berlin, London, Philadelphia, Boston and New York. Many of these gardeners have inherited the business from their fathers and grandfathers. They are constantly engaged in selecting and improving to obtain the best possible crops for market. By keeping a watchful eye on these gardeners and securing their co-operation, Peter Henderson & Co. have frequently been able to offer improved varieties which surpassed anything of the kind grown before. In such case, the specialist who has wrought the improvement continues

to grow the seed stock under the care and supervision of the Henderson corps of experts. The stock is then taken to the seed farmer in favored climates and soils, and grown in large quantities under personal inspection.

The growing of flower seeds and bulbs is likewise assisted by a corps of auxiliary experts in all countries, and notwithstanding the fact that Peter Henderson & Co. believe their seeds, plants and bulbs to be as good as can be obtained, they are constantly on the alert for improvement. Each year their experts make tours through Europe, visiting the most noted specialists and hybridizers, and thus securing new and improved varieties. Their growing crops in this country are critically inspected, and carefully handled so that they will be pure and of the best quality.

In the matter of price, Peter Henderson & Co. has always strived to be fair and just. It has never sacrificed quality to cheapness. Its methods of producing and testing seed stock

are most exacting and necessarily expensive. Through adherence to the highest standard they have been enabled to furnish their patrons at all times only such seeds, bulbs and plants as have proven to be reliable and on which they are willing to stake their long-established reputation.

The firm is looked upon as one of the most valued and honored assets of Jersey City's commercial life to-day. Its greenhouses and trial grounds on Arlington Avenue, Grand Street and the Hudson Boulevard lend a needed touch of color to the landscape, and go a long way towards instructing the people of Jersey City towards the ideal of a City Beautiful, while it has spread the fame of Jersey City throughout the civilized world.



PETER HENDERSON.

Archibald Alexander Campbell was born June 27, 1855, in Williamsburg (Eastern District, Brooklyn), Long Island, and is the son of the late John Campbell, native of Scotland, and Josephine Warner his wife, of Colonial English and Dutch extraction. His parents moved to New York City two years after his birth, and to Jersey City about 1861. Mr. Campbell attended the old Jersey City Public School No. 1 until the spring of 1864, when change of residence took him to Public School No. 2, finishing his education at a private classical school kept by Prof. R. H. L. Tighe, who afterwards became an Episcopal clergyman.

Although preparing to enter Stevens Institute of Technology, the death of Mr. Campbell's father made it seem advisable for him to enter business life at once, and through the late Principal Charles L. Yerrington of Public School No. 2, he accepted the offer of the late Congressman Augustus A. Hardenbergh of a position in the Hudson County National Bank, where he served from June, 1872 to January, 1882, rising from junior clerk to head book-keeper. He resigned this position to take charge of the financial and accounting department of the cooperage business of Richard Grant, his father-in-law, which business grew until at his resignation in 1898 it had a volume of over \$1,500,000 a year.

Since 1893, Mr. Campbell has devoted much of his time and attention to his extensive real estate interests in Jersey City. He is the owner of many large income-paying properties, principally in the business sections of the city, and has always had implicit faith in the city's future, which he has evidenced by large investments. Outside of his business life, he has largely led that of the student, and takes more pleasure out of his library than from any social function or political honor, coming to the front only when called upon, or when a necessity arises where those who would be expected to take hold fail so to do. In fact, Mr. Campbell has in many cases worked hard to push others to the front. He has a library of some fifteen thousand rare volumes, consisting principally of history, travel, art, biography and *belles lettres*, and much data concerning the history of early New York and Jersey City as well as Scottish subjects is contained therein.

Although never a member of the Methodist Episcopal Church, circumstances early placed him in the congregation of St. Paul's Methodist Episcopal Church, it being the nearest Protestant church to his home. In Centenary Methodist Episcopal Church and Lafayette Methodist Episcopal Church he served as trustee for about twenty years in all. He was also treasurer of the Centenary Methodist Episcopal Church during the years of 1893 and 1894. For many years he was interested in the temperance

cause, and especially during the eighties. He held a seat in all the conventions of 1888, and assisted at the nomination of Gen. Clinton B. Fisk for President at Indianapolis in that year. He was the prohibition candidate in 1888 for member of the Board of Public Works, and in 1889 for Member of Assembly for the Seventh District. In April, 1896, he was drawn by Sheriff John J. Toffey on the Grand Jury known as the Washburn Jury, and in January, 1908 was appointed member of the Board of Education from the Sixth Ward by Mayor Wittpenn.

Moving to the Lafayette section of the city in 1894, he soon saw the need of radical street improvement, and setting actively at work was at once instrumental in having some of the streets paved that needed it, and old street pavements repaired and put into perfect condition. He also realized that the Lafayette section of the city was sadly in need of a suitable park, and headed a movement that was started in

1895 advocating the purchase of a suitable plot for this purpose. With the backing of the Lafayette Citizens' Association, and as chairman of its committee on parks, he fought the battle for long years, waking the citizens to action and popularizing the park idea, and in January, 1902, the victory was won by the purchase of the land, which was followed the next year by its improvement. The money for the purchase of Mary Benson Park and part of Columbia Park was taken from the bond issue authorized by an act passed March 2, 1898, and fathered by Assemblyman James J. Murphy in the interests of the Lafayette Citizens' Association. Mr. Campbell is now pleading for an extension to Lafayette Park, and the project has received much prominence in the daily press.

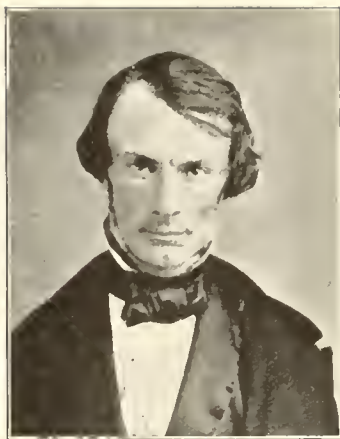
As an encouragement to the young men of the Lafayette section of the city, Mr. Campbell in August, 1897, aided the King's Sons connected with the Lafayette Methodist Episcopal Church to establish a library, donating over a thousand volumes

for the purpose. On June 3, 1879, he married Mary M. Grant, and has living two daughters, Bessie Grant Campbell and Isobel Campbell. He is an Independent Republican and a member of the Board of Trade of Jersey City, the Historical Society of Hudson County, the Sons of the Revolution in the State of New York, and the Saint Andrew's Society of New Jersey.

John Campbell, grandfather of the subject, was born in the Parish of Killin, Perthshire, Scotland, March 17, 1784. He was a Highlander of the Breadalbane branch of Clan Campbell, and an importer of mahogany into Great Britain. While prosecuting his business he died of fever and is buried in Belize, British Honduras, Central America. His wife was Margaret Millar, who was born in Kincardine on Forth River, Parish of Tulliallan, Scotland, December 6,



ARCHIBALD A. CAMPBELL.



JOHN CAMPBELL.
1815-1871.

Revolution of 1776 of the South Yonkers Company, First Regiment Westchester County Militia, whose Colonel was Joseph Drake. His son married the daughter of Jacob Post, who was first lieutenant of the same company at the same time, and these two were the great, great grandfathers of the subject of this sketch. The grandfather of the above Jacob Post came from Holland.

The Warner farms in the neutral ground are shown on the historical map of Kings Bridge, and at present represent the northwest corner of the map of Greater New York. A part of the land now lies in Van Cortlandt Park and another part is occupied by Mount Saint Vincent Catholic Academy, on the Hudson. The farms were purchased at the sale of the confiscated Phillipse Manor after the Revolution, and were probably occupied by them as tenants before the war. The Post farms are in the Yonkers section and were purchased at the same time. John Warner was one of the wardens of St. John's Church, Yonkers, New York.

The present residence of Mr. Campbell, at the northwest corner of Pacific Avenue and Halladay Street, is one of four houses which were built in the early fifties by Keeney & Halladay, who were among the pioneer real estate investors in that section of the city. They were largely instrumental in laying out Pacific Avenue as a residential thoroughfare, and at that time its aspect was far different from the present busy avenue along which the trolleys carry their thousands of passengers. A veritable bower of massive maple trees shaded it, and the only access to Grand Street was by a plank walk across Mill Creek. That portion of Grand Street at that time boasted a plank road which was frequently flooded with the tide, and travel was most infrequent, for Jersey City had not yet attained its true prominence.

The four houses comprised the present Campbell home and the David De Witt house on the west side of the avenue, and on the east side the St. John and Case houses. On the next block was the D. H. Sherman house, on the southwest corner of Pacific and Communipaw Avenues the Jacob Van Horne homestead and on the northwest corner the Powell house, which was afterwards completely surrounded with a new and more modern building to make the Kopido store. These with the Slater house, the Gillette house and the homesteads of Andrew McKnight and William W. Edwards, the father of ex-Senator Edwards, were practically the only residences in Lafayette until Thorne P. Sherwood built a quaint gothic house, which was rapidly followed by others and building was continued until Lafayette is to-day one of the busiest sections of the city.

The Campbell house was first occupied by Selah Hill, a famous builder and large property-owner, who was killed while engaged in the construction of the First National Bank building in Jersey City. Mr. Hill was born January 28, 1810 and died November 29, 1858. His family moved away from Jersey City in 1863, and the house was then bought by Michael S. Allison, one of the most prominent residents of Jersey City, who built the Hudson River steamboat *Mary Powell*, and conducted a dry dock in Jersey City for many years. After his death, Mr. Campbell bought the house from the Allison heirs.

Mr. Campbell is still working on his park project for Lafayette, which he hopes to consummate in the near future. Lafayette is growing, and Mr. Campbell's scheme has for one of its principal aims the object of building a parkway that will enable drivers and automobilists to get off of the beaten path of the Boulevard and make a detour around a portion of the city with which they are not now familiar, thus bringing Lafayette into greater prominence than it is at present and furnishing it with connecting links to the Boulevard, besides furnishing a pleasant diversion to the route now used from the Pennsylvania ferry to the Boulevard by making a parkway through Colgate Street from Mereer Street to the Lafayette Park and then through Woodward and Union Streets to the Boulevard.

Mr. Campbell has been a resident of Lafayette and adjacent sections for the greater part of his life and has studied the real estate conditions there until he is thoroughly convinced that his scheme is a good one.

1796, and they were married at Dumferline by Rev. Mr. McFarlane, April 25, 1814. She was a Lowlander.

John Campbell, son of the above, and father of the subject, was born at Kincardine on the Forth River, Scotland, October 15, 1815, and baptized by Mr. Beattie in the Kincardine Meeting House, Sunday, October 29, 1815. At the death of his father when he was about ten years of age (his mother having died March 6, 1819 when he was less than four), he was apprenticed to an Irish Quaker who had married his aunt on the maternal side. He lived in Ireland until he came to America when about twenty-five and was married June 8, 1846. His final citizens' papers were granted November 3, 1851, and he attached himself to the Republican party, becoming a strong admirer of Abraham Lincoln and supporting him in his policies faithfully. He died in Jersey City April 28, 1871. He was an importer of china, having large warehouses in Jersey City.

Both John Campbells were born in Perthshire, which is the county where was raised the first Highland regiment, the famous Forty-second (Black Watch), officered and manned largely by members of the Clan Campbell, which covered the retreat at Fontenoy and has been engaged in numerous battles since that time. The Forty-second wears a tartan similar to the Campbell tartan.

Josephine Warner, mother of the subject, was born in New York City, February 12, 1819, died in Jersey City July 26, 1889, and was descended from John Warner who was born in Yonkers in 1737 and died June 23, 1829. He was captain in the American



CAMPBELL-ALLISON-HILL HOMESTEAD.

Walter Gregory Muirheid was born in Jersey City September 10, 1870, and is the son of the late William Muirheid, who was for many years the law partner of the late Joseph D. Bedle and Flavel McGee. He received his education at Hasbrouck Institute, from which he graduated in 1889, and for over a year read law in the office of Bedle, Muirheid and McGee. At the death of his father in 1892, he abandoned the study of the law, and with James W. McCarthy as a partner, purchased from the late John Dingwall and Frank J. Higgins the society weekly known as *Town Talk*.

Mr. Muirheid had always shown a decided taste for journalism and in his early days had published an amateur monthly known as *Genius*, with the late Walter Collins, son of Gilbert Collins; Frederick M. Hilton, now one of New York's most successful real estate brokers; Charles H. Valentine and Nelson B. Sherill as his associates.

Town Talk had an interesting career. It had as a rival the famous *Tempest*, of which Creswell MacLaughlin was the sponsor, and for a time the rivalry was keen, but lack of proper support on the part of the public after about two years put an end to the career of both of the publications. In company with William H. Speer, now Supreme Court Justice, he published in 1893 a weekly known as *The Social Season*, which likewise died from lack of proper support.

This did not deter Mr. Muirheid in his journalistic career, however, and he shortly afterwards connected himself with the *Jersey City Evening Journal*, a position which he has held ever since. His first work on the *Journal* was during the bicycle craze of 1895 and 1896, when he wrote for them a column known as "Wheels and Riders." After this craze had died out, he turned his attention to society, and the column which was published from his pen during the seasons of 1897 and 1898 under the heading of "Social Events" formed the nucleus of the society feature of the paper to-day, which is now covered by a large number of feminine reporters.

From his first connection with the *Journal*, Mr. Muirheid turned his attention to real estate matters, and made such a study of this phase of the news that the social department of the paper was soon given over to others in order that he might devote all his time to that branch of the work, with the result that a special real estate department was started in the *Journal* that has since become famous in the newspaper world and has served as a model for many contemporaries throughout the country. Mr. Muirheid was the first to introduce special real estate editions in New Jersey, and twelve- and sixteen-page annual supplements from his pen have been a feature of the *Journal* for several years. On May, 1, 1905, he was appointed real estate editor of the

Evening Journal, and since that time has introduced many novelties in the real estate field, notably an educational campaign under the title of "Valuable Facts for Real Estate Men," and a recent series of articles on "A City Plan for Jersey City."

In 1895, Mayor Wanser appointed Mr. Muirheid Court House Clerk to the Board of Tax Commissioners, and his first task of importance in this position was the compilation of a new set of field books in accordance with the Fowler official assessment maps which had just been confirmed by the city. From the crude records that had done duty since the consolidation of the city, Mr. Muirheid evolved the ground work for a complete reassessment of the real estate of the city, discovering many parcels that had never been assessed for taxes, calling the attention of the authorities to many duplicate assessments that had been carried on the books for years, and dividing many tracts that had hitherto

been assessed in acres. At the suggestion of the late James H. Love, then president of the Tax Commissioners, he devised a system of records of real estate transfers, which is still in use by the municipal authorities.

On January 13, 1904, Mr. Muirheid was appointed secretary of the Hudson County Park Commission, which at that time consisted of the late James H. Love, William J. Davis, Palmer Campbell and John W. Hardenbergh. His knowledge of real estate conditions in Hudson County served him well in this position, and he at once began a thorough study of the park situation throughout the country, as especially applied to the acquisition of a park system in Hudson County. He has rendered valuable service to the Commission since that time.

Upon the death of the late William J. Tait, after the office had been temporarily held for a few months by Percy A. Gaddis, Mr. Muirheid was elected, on February 14, 1905, secretary of the Board of Trade of Jersey City, a position which he still holds. Mr. Muirheid has

been especially fortunate in having been connected with the Board during the most successful period of its career, and has seen its membership more than double since he has been in office.

He is an officer of the Pleiades Club, one of the most noted Bohemian organizations of New York City, devoted to the allied arts of literature, drama, music and science, and as such has assisted in the entertainment of many of the most famous people of the present century. During the present year he has served as secretary of the Citizens' Committee of Two Hundred on Memorial Day Celebration, and secretary of the Committee of Thirty and its Committee on Plan and Scope of the Celebration of the Opening of the McAdoo Tunnel between Jersey City and New York. Mr. Muirheid is married and resides at 214 Jewett Avenue.



WALTER G. MUIRHEID.

Hugh Hartshorne was born in Monmouth County, New Jersey, May 7th, 1857, and is a descendant of Richard Hartshorne, who came from England in 1866, and settled in the Highlands of Navesink, New Jersey. He received his early education at home, and later attended the Cornwall Heights, New York School.

In 1883 he became a member of the New York Produce Exchange, and ten years later purchased a seat on the New York Stock Exchange. In 1895 he became a member of the brokerage firm of De Coppet & Doremus, which firm afterwards became one of the largest of its class in New York, having seven members on the Stock Exchange.

Mr. Hartshorne retired from active business in June, 1908, but still retains his membership in the New York Stock Exchange. He is a member of the American Forestry Association, the Lincoln Association of Jersey City, the Seabright Lawn Tennis Club, the Meadow Yacht Club, the New York and New Jersey Whist Club, the Carteret Club, the Jersey City Club, the Jersey City Gun Club and the Board of Trade of Jersey City.

While Mr. Hartshorne does not take as active a part in civic matters as some of the other leading citizens, he is always one of the first to whom they look for moral and financial support, and no committee of citizens for any movement to benefit the

city is considered complete without his name. To these movements he is always ready to devote his time and attention, and his sound, conservative judgment is of great value and safety to those who perhaps through an undue amount of enthusiasm are inclined to act hastily. His views on civic matters are always good ones, and those who know him have learned of what great value is consultation with him in these matters.

During the season of the Board of Trade of Jersey City, there is seldom a meeting that he does not attend, and follows with deep interest all that is said and done. He seldom takes an active part in the discussions, but it is probable that he weighs them much more carefully than the average attendant at the meeting, and when the vote is cast, his vote is the result of mature deliberation and consideration of all sides of the subject. Such men are a decided acquisition to Jersey City, and it is regrettable that there are not more of Mr. Hartshorne's calibre.

At the southwest corner of Bergen and Bentley Avenues is Mr. Hartshorne's residence, which is considered one of the most artistic in the exclusive residential section of Bergen. It is a model of residential and landscape architecture, and a notable contribution to the City Beautiful, which is the aim and ambition of Jersey City of to-day.



HUGH HARTSHORNE.

LIVINGSTON GIFFORD comes of North of England ancestors who came to this country in early colonial times and settled on farms along the Hudson River. For several generations they were conspicuous among the thrifty and progressive men who made Hudson Valley one of the richest parts of the country. In the last generation George Gifford was born and brought up on a farm in Dutchess County, New York. He educated himself, and did it to so good purpose that he was able to become a school-teacher. Then he came to New York City about 1840, and entered the legal profession. In that he was chiefly self-taught, but his preparation was thorough and his success at the bar prompt and unmistakable. He was in all respects a fine type of the self-made man. He married Eleanor G. Van Ranst, whose ancestors had come from Holland about the year 1700 and settled on Manhattan Island. His mother was of the Willett family.

The son of this couple, Livingston, was born in the Town of Bergen, September 8, 1855. He was educated with all possible care and thoroughness, and prepared for college at Phillip Academy, Andover, Mass. Thence he went to Yale College, where he took the mechanical engineering course, and graduated in 1875. He attended the Columbia College Law School and took his degree in 1877. He was admitted to the bar and entered into partnership with his father under the firm name of Gifford & Gifford. This partnership terminated with the death of George Gifford in 1882. The firm of Gifford & Brown was formed soon afterward, and continued for several years, and in 1891 Mr. Gifford entered into partnership with his present associate under the firm name of Gifford & Bull. Mr. Gifford married in 1884, his bride being Marie L. Davis of Richmond, Virginia. One child, a daughter, has been born to them, to whom they have given the name of Evelyn.

The present law firm of Gifford & Bull has a large and interesting practice, making a specialty of litigation in the United States courts touching upon patents, and its office at 141 Broadway, Manhattan, is a busy one. The firm is connected as counsel with several large companies and corporations, and its members have practiced in almost every circuit in the United States. Its litigations have related to inventions in almost every branch of chemistry, electricity and mechanism. Among the cases in which it has served as counsel have been some relating to telegraphs, telephones, coal tar dyes, electric arc and incandescent lights, electric motors, sewing machinery, looms, mechanical rubber goods, rubber boots and shoes, bicycle and automobile tires, automobiles, motor boats, aeroplanes, converters, dynamos, linoleum, wagons, hoisting apparatus, refrigerators, textiles, lamps, nails, dynamite and railroad cars. This list does not exhaust the variety of the firm's legal activities, but gives merely some notion of the range of topics that its members have dealt with as experts. It remains to be added that in all these cases Mr. Gifford has attained a gratifying and most creditable measure of success.

Mr. Gifford resides in the old Gifford homestead at the southwest corner of Bergen and Gifford Avenues, and it was through his personal effort that Gifford Avenue was opened, and plots sold under proper restrictions, so that it is now the leading residential thoroughfare of the city, the value of the land and buildings on its two blocks from Bergen to Westside Avenue aggregating considerably over a million dollars. His example in laying out this avenue with these restrictions might well have been followed by other large owners. Mr. Gifford is a member of the Board of Trade of Jersey City, and a strong supporter of any movement tending towards the advancement of the city.

No review of the history of Jersey City would be complete without describing in detail the house-furnishing trade with which its growth is inseparably connected. With the city rapidly expanding and the dwellings extending further and further out, transforming these houses into comfortable homes with attractive furnishings became an important feature of the city's development.

Feeling that in Jersey City and surrounding territory an opportunity was presented for his activities, John Mullins laid the foundation of the house-furnishing trade. He built for the future on original lines.

As the pioneer of the credit system, little did he think on that eventful day, forty years ago, that in years to come thousands and thousands of families would be indebted to his plans and enterprise for increased comforts and added luxuries in their homes, and that his methods would be copied from one end of the country to the other.

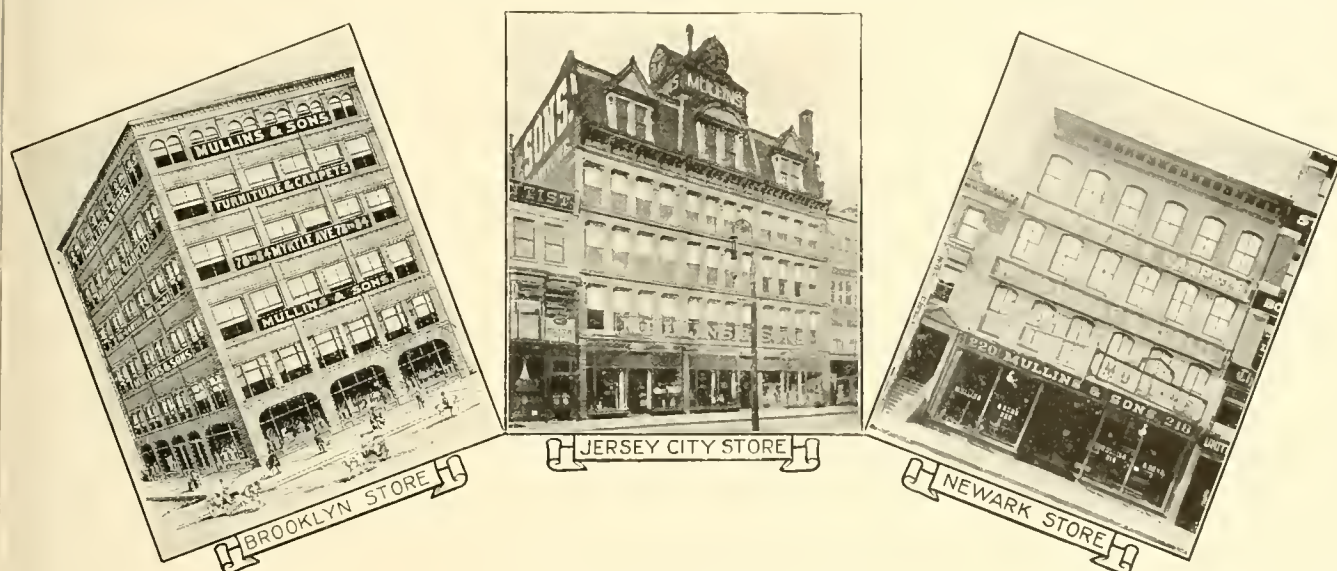
The John Mullins' store is one of the oldest of its kind in America, and the history of this establishment is the history of house-furnishing in Jersey City and the state.

From small beginnings the business grew. Determined not to tread the path of the common-place, but keeping a step ahead, with a store alive, wide awake, abreast of the

These stores were installed with every modern appliance; commodious, high air space, comfortable, attractive, perfectly equipped for the outfitting of homes. Each department was arranged on a separate floor, giving ample room for the display of nearly ten thousand separate and distinct pieces and varieties of furniture and merchandize. These articles arranged in their various stores are recognized throughout the furniture trade as the most exhaustive display of samples ever shown by a single dealer. Buying and distributing as they do in immense quantities, their operations have long been known as the greatest furniture business of the east.

To keep the quality of merchandise up to the high standard established at the foundation of the store, numerous lines of goods were especially made for them, manufacturers were directed in the making of many articles, and extra quality of material and workmanship was demanded.

Pianos and sewing machines bearing their name are notable examples of the extent to which they have gone to produce a standard grade of goods, which they knew were well made, and could be thoroughly recommended. After receiving goods thus made every known test is applied to insure that the requirements have been fully met, and that they measure up to the Mullins' standard. That the public



MULLINS & SONS.

times, and resolving that every article he sold should be not only as represented, but beyond that of such value that a permanent friend would be made, the business became more than a store, a public institution. Friends thus made were loyal friends, and when they were obliged to move into other communities, many returned to John Mullins for their household needs.

Value was the watchword from the first. Without agents, without gifts, without premiums, without commissions, the goods were to stand on their merits, and the steady and splendid growth of the store became a monument to the initiative, persistence and business sagacity of its founder.

Demands in time came for other articles of household use and the foundation was laid for expansion into other lines. Pianos, sewing machines, crockery, office fixtures, bedding and many other articles were added in rapid succession. Stores were established in Newark and Brooklyn, and these were soon operated in their own splendid buildings.

In the eighties the firm became known as Mullins & Sons. Increased business, extending all over northern New Jersey and into what is now Greater New York, required frequent and extended additions to their buildings.

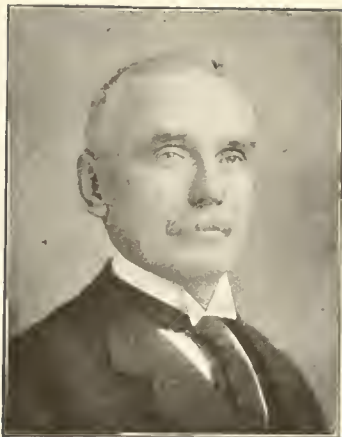
appreciate this fact is shown by the sale of fifty pianos or a hundred sewing machines during a single sale.

The Mullins' stores aim to insure for all the people the best their money can buy, the pleasantest and most convenient store arrangement, the most courteous service from every employee.

The Mullins' stores appeal to no fads and no preferences. There is a wide variety of merchandize rightly called inexpensive, there is absolute elimination of trash, which has nothing but cheapness to recommend it. For the family of larger means, enough to warrant luxury, there is a superior stock of assured quality that appeals to good sense, critical taste and sound values always to be depended upon.

With such a grand, pleasing and varied assortment of home furnishings selecting of the wanted suits and pieces is quick and pleasing, allowing a wide choice where individuality is desired.

These extensive distributors of high-grade merchandise, constantly endeavoring to improve its quality and appearance and reduce its cost, have raised the standard of house-furnishing in stimulating the public to a higher appreciation of more pleasing, durable and artistic furniture.



DAVID R. DALY, one of the best known men in Jersey City and a leader in any movement for civic advancement, was born in Piermont, New York, on June 8, 1853. Mr. Daly is one of the many prominent men who received their early education in the old Public School No. 1 on York Street. Under the strict but thorough and effective tuition of George H. Lindsley, Mr. Daly was taught the rudiments of a business life, and the success which he has since attained is but synonymous with the success of many others who learned their first lessons of life in that institution of learning which has since proven to have been so important a factor in the early history of Jersey City.

The business of J. H. Gautier & Company, dealers in iron crucibles at the foot of Greene Street, Jersey City, was established in 1858, and Mr. Daly entered its employ in a minor capacity on July 1, 1864. Since that time he has continued with that firm, devoting his whole time and attention to its welfare, and steadily advancing until he is to day its vice-president and treasurer, as well as its most active member. Through his association with the firm its business has steadily increased, and it now stands high in the ranks of the representative manufacturing corporations of New Jersey. Its goods are shipped to all parts of the world, and thus spread the fame of Jersey City broadcast.

MARK M. FAGAN, one of the most energetic and effective mayors Jersey City ever had, was born in Jersey City, September 29, 1869, and early became identified with the politics of his birthplace. He was elected mayor of Jersey City for the first time in 1901, re-elected in 1903, and by a still larger majority re-elected in 1905. He was defeated by H. Otto Wittpenn in 1907. He is a strenuous advocate of political justice, and his campaigns were memorable in the history of the city.

During his administration he bought a site for a new high school, since completed; began the construction of a new city hospital, since completed; built the city's first Free Public Bath; began new Public School No. 11, since completed; completed School No. 2; gave the people free concerts in the city parks; maintained free dispensaries for the sick; made the corporations pay more taxes and the railroads pay increased taxes on their terminal properties; materially improved the street cleaning department; settled a twenty year controversy over Erie Elevator taxes, securing to the city \$261,000 in back taxes; put the fire houses in complete repair, and made extensive repairs and extensions to sewers. Mr. Fagan is a member of several secret societies, political clubs and charitable organizations. He is at present engaged in the undertaking business at Jersey Avenue.



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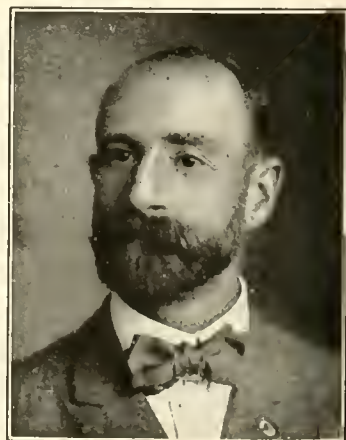
THEODORE L. BIERCK was born in Brooklyn, New York, on February 4, 1879. He attended the grammar schools in New York City and received his later education at the Jersey City High School and Temple College, Philadelphia. He was elected to the House of Assembly on the Republican ticket in November, 1905, and in 1907 was appointed by Mayor Fagan a member of the Board of Fire Commissioners, and a few weeks thereafter was elected president of the Board of Police Commissioners of Jersey City. He is engaged in business at 80 South Street, New York City.

Mr. Bierck was the founder of the Pierian Society of the Jersey City High School, and is now president of the Pierian Alumni Association. His inclinations are literary, and he has written many articles which have been accepted and published by the leading magazines. He is opposed to machine politics, and was one of Mayor Fagan's advisers and strong champions. Mr. Bierck is a member of Eagle Lodge No. 53, F. and A. M. and of several clubs.

While in the House of Assembly he introduced a measure prohibiting corporations from contributing to the campaign funds of political parties, and was active in his endeavors to secure the direct primary laws.

The first regular theatre in Jersey City was the Academy of Music, situated at the junction of Gregory and York Streets. The Academy was, in its first stage, a hall over Kepler's Market and was afterwards converted into a theatre and opened in 1877 by the Emma Abbott Opera Co. It was a second story place, little more than a hall with a square balcony and gallery, like a church. It was in this shape when William Henderson, a well-known New York manager came to it to produce a play, a dramatization of "La Maitre De Forge" by George Onet, and dramatized by Mrs. Etie Henderson. The play was called "Claire and The Forge Master." During this engagement Mr. Henderson became interested in the theatre and leased it.

After two years he purchased the property, tearing out the interior of the building, changed it into a handsome playhouse, opened it on September 15, 1887, the attraction being Minnie Maddern, now known as Minnie Maddern Fisk, and the play was "Featherbrain." Mr. Henderson died in 1889, and the theatre passed into the hands of his widow, Mrs. Etie Henderson, who, with her son as business manager, successfully conducted the house until 1899, when for one year the house was managed by Charles Frohman, at the end of which time it passed into the hands of Mrs. Henderson's son, FRANK E. HENDERSON, the present manager.





ANDREW J. CORCORAN was born in Dublin in 1841. His father, who was a blacksmith, removed to New York in 1846, and carried on his trade at the corner of Warren and Washington Streets for ten years, removing his business to South Brooklyn in 1856. His father wanted him to learn the blacksmith trade, but his bent being for machinery, he left his home in 1857, and went to Syracuse, N. Y., to serve an apprenticeship, and at the age of twenty-one he became a journeyman. Subsequently he went to Marcellus, a town twelve miles from Syracuse, to build some machinery for a manufacturing firm there. While working in this town, a man named Mills appeared with a windmill pump, and it made such a strong impression upon Mr. Corcoran that it decided his course in life. He perfected the mechanical devices contained in Mr. Mills' crude machine, and it was so successful that Mr. Mills bought the entire plant in which Mr. Corcoran was employed, and turned it into a windmill manufactory. Mr. Corcoran became superintendent, and, after much labor, produced the first windmill that was self-regulating. It took the prize at the Rochester Fair in 1862. At this period he met with an accident which it was thought had made him permanently blind. He was using babbitt metal and it exploded in his face. While he was suffering he was drafted for the army, but was excused on account of his blindness. He slowly recovered his sight. Mr. Corcoran represented the Empire Windmill Company for a time, and after that went into business

on his own account. He was at one time president of the Board of Trade.

BENJAMIN MURPHY entered the police force of Jersey City in April, 1873, and served continuously in various grades until December 14th, 1906, when he retired. His military training of four years in the Civil War, when he served in the 8th New Jersey Infantry in all ranks of the service from private to captain, and his six years service as captain in the National Guard gave him an unusual training to fit him for a commander of men where strict discipline is absolutely necessary to efficient service.

In August, 1879, the Board of Police Commissioners were a political tie. No business was transacted on that account from April until August when a deal was effected whereby the Democrats got the president of the board and the clerk, and the Republicans were given the Chief.

Chief Murphy, who at that time was a sergeant, was promoted to the office of Chief and held that rank until his retirement, over twenty-seven years. In a few months after his retirement the subject procured a license to maintain a detective agency under the name of the Chief Murphy Bureau of Inquiry, securing rooms in the Lincoln Trust Building, with a corps of experienced operators engaged in solving problems brought to him for inquiry. He continued in this business until his death. Chief Murphy was one of the best-known men in Jersey City, and had a host of friends.



JOHN H. WEASTELL was born in Sunderland, County Durham, England, September 16, 1857. He came to America in 1870 and entered the service of the Erie Railroad Company in 1872 as office boy, where he was promoted in the same year to assistant delivery clerk, in 1875 to assistant receiving clerk, and in 1878 to chief receiving clerk, from which position he retired in 1882 to enter the dairy produce business on his own account, which business he rapidly increased from one wagon bought of Judge James S. Erwin to eight large routes with five offices.

On July 5, 1894, he was appointed by Mayor Wanser ward line commissioner, and as such established the wards in Jersey City as they exist to-day. On July 25, 1899, President McKinley appointed him supervisor of census of the First District of New Jersey which comprised all Hudson County, and December 13, 1899, he was appointed super-

visor of the industrial census of the same district. He has taken an active part in the municipal life of Jersey City, and the positions which he has held under Mayor Fagan have been president of board of appeals in cases of taxation, appointed January 1, 1902; president of commissioners of assessment, appointed January 1, 1903, and member of the board of tax commissioners, to which he was appointed January 1, 1904 and elected president in 1906.

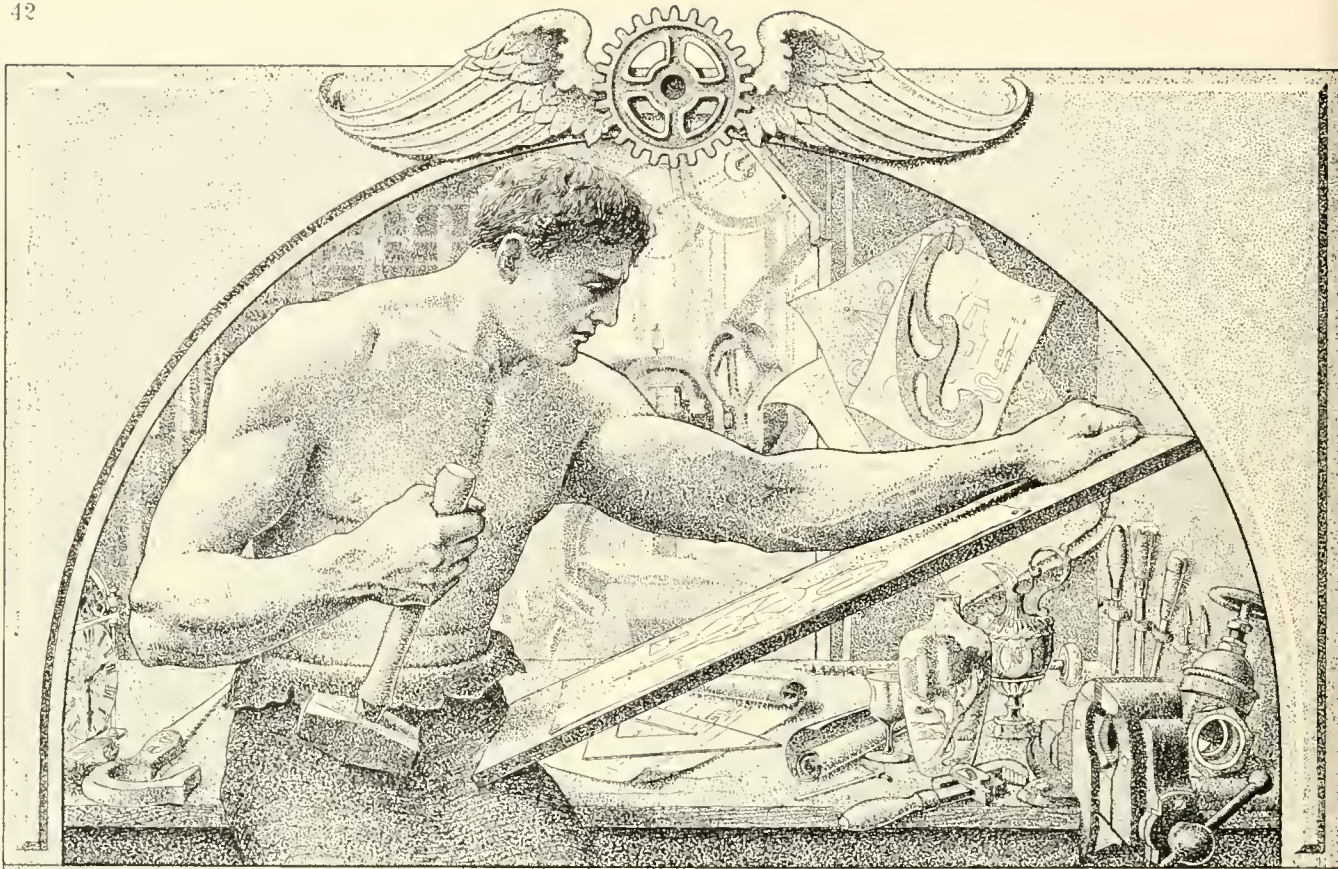
On December 24, 1876, he married Miss Martha Emma Adams of Jersey City, and fourteen children were born to them. He is president of the Progressive Realty and Construction Company and director of the Colonial Building and Loan Association and the Wallman Manufacturing Company. Mr. Weastell is probably one of the best known men in Hudson County to-day, and his genial manner and sound business methods have made him scores of friends.

JOHN H. FICKEN was born in Oldendorf, Amt Zelve, Hanover, Germany, July 13, 1840. When sixteen years of age he came to America and settled in Brooklyn, N. Y., where he obtained a position as a clerk in a grocery store and remained five years. In 1862 he entered the service of the Pullman Palace Car Company as a ticket agent at the Erie station in Jersey City. He retained that position until 1873, and in April of 1874 he decided to engage in business for himself. He opened a livery stable on Communipaw Avenue, where he remained until 1884, at which time he began the erection of his present structure at the corner of Arlington Avenue and Harmon Street, which he has occupied ever since.

Mr. Ficken is a member of the Royal Arcanum, the American Legion of Honor and several other similar organizations. On January 4, 1874, Mr. Ficken married

Miss Lena Landmesser, daughter of Charles Landmesser, of New Brunswick, N. J. Mr. and Mrs. Ficken are members of the First Presbyterian Church of Jersey City, and are deeply interested in all Christian and charitable work of that congregation.

The manner in which the Ficken plant has grown is exemplified by the extensions and additions that have been made to the buildings, all of which he owns. From a small project with a modest beginning, it has grown to one of the leading concerns of its kind in the state of New Jersey, and is well-known in every part of the state. Through a special system of ventilation, all furniture and merchandise placed in its care is protected from mildew and dampness, and it is the cheapest and safest storage house in the city. The warehouses are now known as 413 to 419 Arlington Avenue, corner of Grand Street, and 46 to 50 Harmon Street.



MANUFACTURERS

By JOHN J. VOORHEES.

The lurid glow of a thousand forges, the ringing of myriad sledges against uncounted anvils, the whir of giant wheels, the hiss of steam, the humming of hundreds of electric motors, these tell the story of Jersey City's industrial supremacy in the Garden State. The unwritten music of the factory wheel is the melody which through the busy day cheers thousands of workers to new effort. Sweeter than the tones of a mighty organ are the throbbing notes of the machinery to those who must look to Vulcan for their daily bread.

The transformation of the tranquil town of a hundred years ago to the great and influential manufacturing and industrial capital of to-day has been gradual. Slowly but steadily the change has been brought about. In those sections of the city that have been dedicated to labor great temples of industry have reared their spires of brick and steel above the modest structures that once sheltered Jersey City's early day inhabitants. But the end is not in sight. The Jersey City of to-day is to the Jersey City of thirty years hence what the city of a third of a century ago was to the present day city.

Like the mills of the gods in the ancient Greek axiom, the mills of Jersey City "grind exceeding fine." But here the simile must end, to be supplanted by antithesis, for unlike the mills of the gods, those of Jersey City do not grind slowly. Each year sees more wheels turning

and each day their revolutions are more rapid, while each new wheel and each gain in speed means employment for at least one more pair of willing hands and daily bread for at least one more Jersey citizen.

Jersey City has seen what other cities have failed to note, the universal benefit resultant from the additional wheel in the factory. The daily stipend paid to each new worker means much more than the mere feeding and clothing of the worker himself. It means more money in circulation in local business circles, increased patronage for all lines of retail business, increased prosperity for all Jersey City. After all, the little things, the atoms of commerce, as it were, are the things that go to build up the prosperity of a city. Every working man or woman is a money earner and money spender. Every dollar spent means a gain, however slight, in some business man's resources.

Realizing this, Jersey City set for herself the task of adding additional workers to her population. Of course the task has not been completed. In fact, it will never be completed, for the work is an interminable one, there being no limit to the possibilities within the grasp of the wide awake New Jersey metropolis. Jersey City's industries were once classed as "infant." From the beginning they have passed on through the adolescent stage and are now in their prime, prosperous and

mature. For the fostering of the city's interests of this nature the people of Jersey City have adopted a system of protection far more effective than the Dingley tariff, and under this system the manufacturing business has expanded and flourished. The patronizing of home manufactures is, in substance, this simple system of protection. More loyal to their city than to their pocket-books, the residents of Jersey City, or the majority of them, have bought and used Jersey City made goods even when products brought in from the outside world were to be had at lower prices. Not that such loyalty was often necessary, for, as a rule, Jersey City manufacturers have been able to compete with the whole world, even cutting prices fixed by the great trusts.

Such unwavering loyalty and determination to build up a prosperous city, full of prosperous and contented people, despite every obstacle encountered, have had their results. Jersey City to-day stands without a peer in New Jersey. Her manufacturers and jobbers lead the way for the manufacturers and jobbers of rival cities. Even the breaking of the boom a score of years ago, resulting in business stagnation in some New Jersey cities from which those places did not recover for many years, had but little ill effect on Jersey City, and such depression as did result soon passed away never to return.

As Jersey City's industries have grown in the past, they will continue to grow in the future. The building up of home enterprises by means of united patronage has become a permanent habit with the majority of the people of the city.

The thousands of loaded freight trains, those modern



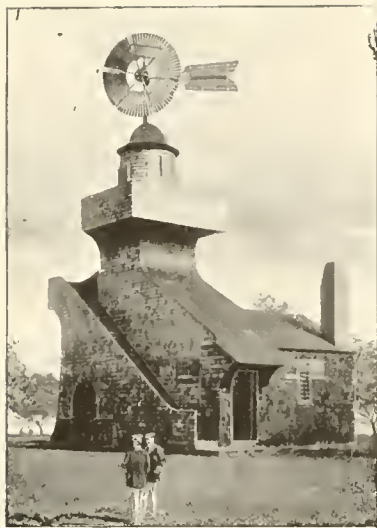
JERSEY CITY HOUSES.



JERSEY CITY HOUSES.

caravans that glide across the face of the globe, which leave Jersey City each year for the four corners of the earth, bear, for the most part, things that are made in the city's thousands of manufacturing establishments. And it must be borne in mind that these trains carry away only the surplus products, that part of the output not needed at home. Jersey City may be said to be almost self sustaining. Few articles of daily necessity and need may be named which can not be found among the things turned out by some of the city's hundreds of factories. New Jersey is not the sole customer for this varied output. Jersey City made goods find their way to the Atlantic and Pacific, to Canada and to the Gulf of Mexico, and even across the seas to far off foreign lands. A city is known by its workers, by those of its inhabitants who toil with their hands for daily wage. If its working people are contented and satisfied, men and women for whom life holds forth pleasure and enjoyment, then the city is advancing toward fresh victories and successes and new heights of achievement. If, on the other hand, the workers of a city are of sullen mood, agitated by discontent and dissatisfaction, then that city need hope for little from the hand of fortune. Jersey City toilers are of the former class. Blessed by fate, their lot is happy, their life blissful. Such cities are sought by employers of labor everywhere. Seldom, however, does the seeker find such well-nigh perfect conditions as exist in Jersey City.

Certainly the city is the manufacturing and industrial community of the metropolitan district, blessed with a future beyond the dreams of the most optimistic.



Corcoran Windmill, Shrewsbury River, N. J.

Twenty years ago the product was valued at about \$1,000,000.00 and only 600 men and \$700,000 were engaged in this industry.

The only notable windmill establishment in the eastern states is that of Andrew J. Corcoran of Jersey City, who may properly be called a pioneer in the line of this extensive industry in this country. In 1850 he had but one competitor. At the age of forty-one years he had forty employes engaged in the construction and erection of windmills. Now his plant covers one-half of a city block and is wholly devoted to this industry; the construction of windmills, water pumps and tanks as a specialty.

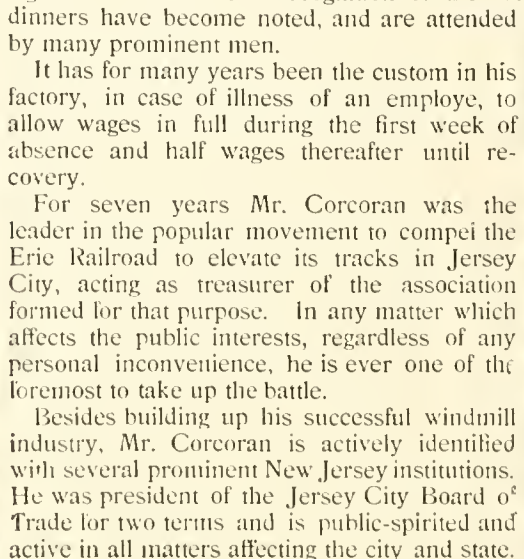
Mr. Corcoran, having made a life study of windmills, has appreciated the fact that durability of construction is the essential requirement in the building up of a successful and permanent business. Every machine of his manufacture is sold under a positive guarantee, and the reputation obtained by the Corcoran windmill has brought him a high class of trade.

In some sections of our vast country there is much territory that has had a spasmodic or mushroom growth. All sorts of dinners have become noted, and are attended by many prominent men.

It has for many years been the custom in his factory, in case of illness of an employe, to allow wages in full during the first week of absence and half wages thereafter until recovery.

For seven years Mr. Corcoran was the leader in the popular movement to compel the Erie Railroad to elevate its tracks in Jersey City, acting as treasurer of the association formed for that purpose. In any matter which affects the public interests, regardless of any personal inconvenience, he is ever one of the foremost to take up the battle.

Besides building up his successful windmill industry, Mr. Corcoran is actively identified with several prominent New Jersey institutions. He was president of the Jersey City Board of Trade for two terms and is public-spirited and active in all matters affecting the city and state.



Corcoran Windmill, Point Judith, R. I.

The date at which windmills were first erected is uncertain, but it is an established fact that they were known in Europe as early as the twelfth century. They are now extensively used in Holland and are popular in many other foreign countries, but in none so much as in America.

In spite of the competition of more powerful and more tractable motors, windmills may often be utilized with great success and economy. Especially is this the case where fuel is scarce, and for work which can be done intermittently. They are successfully used for irrigation, farm machinery, and mine pumping, and few country homes or farms are complete without their windmills.

The windmill manufacturers in the United States employ a capital of over \$4,000,000.00 and give work to 2,000 wage earners, paying them about \$1,000,000.00 annually. The value of their product approximates \$4,500,000.00.

mining and irrigation problems have been encountered, creating a demand for a temporary power. Several western manufacturers have been constructing low-priced windmills to meet the demand, but this class of work does not satisfy the requirements of those desiring a machine that can be depended upon under all weather conditions, and consequently they do not enter into competition with the Corcoran windmills.

Mr. Corcoran was most fortunate in locating this industry, as the demand in the East is almost entirely for high class work in this line. Over fifty per cent. of his output is shipped to foreign countries, his export trade being much more extensive than that of any other manufacturer in the same line. He takes great pride in the number of high class skilled workmen in his employ, and believes that no man is of more importance to the nation than the producer.

If every employer would show the same consideration to his men, labor troubles would be unknown. He has never had a strike or any difficulty with his help. For the past twenty-seven years he has given elaborate Christmas dinners in recognition of the faithfulness of his employes. These



Corcoran Windmill, Sea Bright, N. J.



Corcoran Water Tower, Roslyn, Ill.

The corner of Grand and Hudson Streets has seen more of Jersey City history than any other spot in town, for it is the site not only of the first house but also of the first brick building in Jersey City, and on it has recently been completed the city's first reinforced concrete structure. From 1764 to 1907 is a long time, but it is no greater gap than between the tavern built at what was then called Paulus Hook and the eight-story, all-cement and steel factory now completed by Colgate & Co.

If you had landed at Jersey City, or Paulus Hook rather, when George the Third was king, you would have disembarked from your sailboat ferry at the foot of Grand Street and spent the night at Michael Cornelissen's tavern before taking the morning stage to Philadelphia. Later, after the Associates of the Jersey Company bought the site of the city and the ferry rights, you could have put up at the new brick hotel built in 1805, and this, enlarged and renamed the "Hudson House," would have received you had you come ashore from a Cunarder in the "roaring Forties." To-day,

tax receipt for the year 1806 of \$6.64. At the 100th anniversary dinner a year ago, celebrating a Colgate century of soap-making, it was stated that besides their 160 toilet soaps, and their laundry, shaving and special soaps, the firm made 600 and odd varieties of perfume, and with their talc and dental powders, glycerine, vaseline, etc., kept over 2,000 styles in stock.

As for soap, those factories made last year enough fine toilet soap to reach cake-end to cake-end from the city's river-front to Chicago's lake-front and very nearly back again, and their 1906 output of laundry soap, if so arranged, would have made an unbroken line of soap cakes between the Hudson River and San Francisco's Golden Gate, with enough left over to reach the Gulf of Mexico. Or to express it in another way, if you would pile this firm's annual product of soaps of all kinds on a city lot 25x100, you would have a solid column 306 feet in height, or five stories higher than the Flatiron Building.

But size is not the most remarkable thing about Colgate &



on your way from the Pennsylvania ferries, you pass those big blocks of buildings, whose mammoth electric sign nightly challenges the shining windows of the skyscrapers of Manhattan with its "Colgate's Soaps and Perfumes." And as the Paulus Hook of pre-Revolutionary times became the second city in the state to-day, so from small beginnings grew the firm whom Jersey City claims as the oldest makers of fine soaps and perfumes in America and the largest in the world.

It is said that three generations ago people used to crowd to see the enormous soap-pan built by William Colgate. To-day the "enormous" pan still holds its enormous 43,000 pounds of soap, but a year or so ago Mr. Colgate's grandsons, the present firm of Colgate & Co., put up one that holds its modest million, and with nine of its twenty-five companions it gives Jersey City the ten largest soap-pans in the world. You can still see the card in which Mr. William Colgate advertised, "Soap, mould and dipt Candles for Sale," and "The highest price given for Tallow;" and his

Co. There are quite a number of other things. For instance, there has never been either dissensions in the firm or disagreement with its employees. As no department has been closed by a strike, so no factory has been shut down for lack of orders. No judge has handed down a decision against Colgate & Co. The highest rating of the commercial agencies has always been theirs. No employee has been asked to give bond.

This would make a remarkable statement in any annual report. But to say it after saying, "We are one hundred years old"; "We have occupied the same site for one hundred years"; "Every member of the firm is a descendant of the founder", is only less remarkable than that the beginning of the second century should find this same business in the same place in the same family. For a hundred years, with the unities of business, location, and ownership intact, is unique on this side of the Atlantic, if not the world over. And Jersey City may well be proud of such a record.



BURT & MITCHELL DRY DOCKS.

The Burt & Mitchell Company, shipwrights and machinists, with balance dry docks, ship yards, saw mill and pattern shop, blacksmith, boiler and machine shops, at the foot of Morris Street, through to the foot of Essex Street, Jersey City, was incorporated in 1899 and is to-day one of the busiest concerns along the Hudson River front.

The corporation was the evolution from concerns of a similar nature that had existed in that locality for several years before that time. John W. Mitchell its first president, had conducted a dry dock business there for years, and he was succeeded in the presidency by William Brown, who was the proprietor of the business known as the Vulcan Iron Works, which was established in 1842 and employed machinists, blacksmiths and boiler-makers in the building and repairing of steamboats.

During Mr. Brown's presidency he completed many improvements to the plant, which made it second to none in the port of New York for the facilities to repair vessels. The plant is new and up-to-date and a model of its kind. Steam, electricity and compressed air are used, with electric lights for night work on dry docks, in shops and on board boats. Repairs of any kind on wooden or iron vessels are made at any time with economy and despatch by competent and practical engineers and mechanics.

The magnitude of the operations carried on in the plant is enormous, and extensive business is also done in repairing and renewing boilers, engines, etc. of the various manufacturing plants in and about Jersey City. Machinery

repairs is their specialty, and propellor wheels are carried in stock ready to put on day or night. Cylinders are rebored on board ships on their foundations, and no job in their line is too large for them to handle. Materials of all kinds are constantly on hand.

Following the death of William Brown on September 21, 1906, William W. Gearhart was elected president in his place. Mr. Gearhart was superintendent for many years during John W. Mitchell's presidency, and had been in the company's employ in that capacity since then. Alexander Morton is secretary and treasurer of the company, a position which he has held for several years.

The company employs a large number of men, patronizing Jersey City industry in every case where possible, and is in the front rank among New Jersey's similar industries in its capacity for the prompt handling of repairs on all classes of vessels with economy and despatch. Vessels may procure new spars of any size at reasonable notice, and all timber used is of native wood when possible. The company has a large paid-up capital, and has an excellent credit at home and abroad.

A visit to the Burt & Mitchell dry-docks will well repay any citizen who is interested in the process of ship-building and repairs, and will furnish him with a good example of one of the most prosperous manufacturing plants of Jersey City of to-day. The officials of the company will accord the most courteous treatment to any citizen who is interested in the matter.



OFFICE AT WEST END, JERSEY CITY.

The Dodge and Bliss Company, one of the largest and best-known dealers in lumber, timber and flooring in this section of the country, was established about 1860 under the firm name of Dodge, Meigs & Co. The original firm was succeeded by Dodge & Co., and that firm in turn was supplanted by the present concern of the Dodge and Bliss Company. With each change the company has grown, until to-day it ranks among the highest in commercial circles, and its customers are located in every portion of the known world.

D. Stewart Dodge of New York City is the president of the company; Delos Bliss of Highland, New York, is vice-president and general manager, and William F. Brown is secretary and treasurer. Mr. Bliss is the oldest surviving member of the firm. Mr. Brown is a resident of Jersey City.

During the half century of its existence the firm has been

engaged in the lumber, packing box and box shoo business, the latter business extending over the whole world. A feature of the business is the manufacture of mouldings and all kinds of house trimmings, and packing boxes are made up and knocked down for foreign and domestic trade.

For thirty years the plant was located at Morgan, Bay and First Streets, Jersey City, with large docks on the Hudson River, known as the Dodge docks. These docks were the scene of constant activity, and added greatly to the appearance of commercial prosperity along the shore front. The constantly increasing demands of the Pennsylvania Railroad for terminal facilities, however, caused them to offer a large sum for these buildings, and the company accordingly sold them in 1890 and moved to its present location at West Side and Van Keuren Avenues, in what is known as the West End section of Jersey City, where they cover an area of about twenty-two acres.



OLD BOX FACTORY, HARSIMUS COVE, IN 1860.

The present plant is one of the largest of its kind in the United States. The amount of lumber and timber handled and manufactured by the company exceeds 50,000,000 feet annually. They have feeder factories and mills at Tonawanda, New York, and Meredith, New Hampshire, and a branch yard at Bergenline Avenue, West New York. The company has been a member of the Board of Trade of Jersey City for many years.

The existence of such a plant as this within the limits of Jersey City is a credit to the city, and serves as an advance agent of prosperity, for its name is a familiar one wherever commerce has her mart, and in many foreign capitals Jersey City is known primarily as the home of the Dodge & Bliss Company. Their goods all bear the imprint of their place of business, and in this manner they carry out the motto of the Board of Trade, "Mark your goods made in Jersey City."

The firm has taken an active part in the civic life of the city by the determined stand that it has made on two occasions against the closing of the drawbridges over the Hackensack River in the interests of the railroad companies. Both times they have led the agitation in this matter, and their representatives have visited the federal authorities at Washington, and demonstrated to them the injustice of discriminating against the manufacturers in this way. The result has been that they have carried their point, and through their efforts, aided in some degree by the Board of Trade, river traffic has not been impeded to the detriment of local manufacturers.



PART OF PRESENT PLANT, WEST END.

The Smooth-On Manufacturing Company was founded in 1895 to manufacture a chemical iron compound, known as Smooth-On. The office and factory is located at 572-574 Communipaw Avenue, Jersey City. Its officers are Samuel D. Tompkins, president; Vreeland Tompkins, treasurer; J. Haviland Tompkins, secretary. The history of Smooth-On, while not very old, is rather interesting. This chemical iron compound was made in 1893 by Vreeland Tompkins, a chemical student and graduate of Rutgers College, the object being to make a chemical iron that could be easily applied to cracks and holes in iron to make permanent repairs.

A compound to make such repairs must metalize practically as hard as iron. It must expand while metalizing, so as to completely fill any opening into which it is introduced and also force itself into the grain of the iron. When metalized, it must expand and contract the same as iron. After two years' work this was accomplished and a chemical compound made and named Smooth-On, which forms the base or starting point for the different Smooth-On iron cements.

The above properties make Smooth-On a valuable compound for making chemical iron cements, and to this subject the chemist of the Smooth-On Manufacturing Company has given careful study for twelve years and has succeeded in compounding the valuable iron cements known so generally throughout the world as Smooth-On.

Smooth-On Iron Cement was first prepared only in powder form and used by mixing with a certain percentage of water, to the consistency of stiff putty and immediately applied to cold metal, as it metalizes rapidly, in a few hours becoming as hard as iron, with the same color and appearance and the same power of expansion and contraction. This cement, while very useful where small amounts of cement were required, necessitated a hurrying of the work when handling large quantities of the cement to get through before the cement got too stiff or hard to work. By further experiments a solvent was found for the above cement which would evaporate upon the application of heat. This enabled Smooth-On to be prepared and kept in paste or fluid form, until wanted for use. The fluid preparation of Smooth-On greatly enlarged its use, as this cement may be applied to hot or cold metal.

There are now six Smooth-On preparations, each made for a special purpose:

Smooth-On for foundrymen, the first Smooth-On iron cement made, is for removing blemishes from iron or steel castings and is used for such purposes by the largest iron and steel manufacturing concerns throughout the world.

Smooth-On Compound for engineers, the second of the Smooth-On iron cements is for making repairs on steam or hydraulic work, when the application can be made to cold metal. One example will show the value of this cement. Seven years ago the seven million gallon centrifugal pump at the New York Navy Yard split almost in two, due to a sudden strain. The crack was twenty feet long, and it was ascertained from the makers of the pump that it would take

twenty-six weeks to produce duplicate castings to replace the broken parts. It was suggested by the engineer in charge, who had used Smooth-On compound, that he could repair the pump with this cement, and permission was given. It was repaired successfully in three days and is still giving perfect service. This repair saved thousands of dollars for the U. S. Government and made a reputation for Smooth-On compound and the engineer that applied it.

The third Smooth-On iron cement placed upon the market is Smooth-On joints. This cement is for making joints on cast iron hub joint pipes. It makes a very strong and tight joint and one that will stay tight. This cement was used on the hub joints at the New York State buildings at Poughkeepsie, N. Y.

Smooth-On elastic cement, the fourth Smooth-On product, was a great step forward in the compounding of iron cements, as this cement is prepared in fluid or paste form and kept in that state until it is wanted for use, by packing in air-tight cans. This fluid cement will run into very small cracks, holes or seams, filling them with iron and by many it is called magic iron. A can of this cement may be purchased in nearly every sea port of the world, as it is universally used by steamship engineers, for making permanent repairs.

The following is an interesting example showing the value of this cement:

At the time of the Spanish war the U. S. transport McPherson arrived at Jersey City from Cuba with leaking seams in her boilers. To stop these leaks in the ordinary way would have delayed the sailing of the ship. By applying Smooth-On elastic cement to the boiler seams the leaks were quickly and permanently stopped and the steamer sailed on scheduled time.

The fifth Smooth-on specialty, Smooth-On iron cement sheet packing is a combination of Smooth-On iron cement No. 1 and rubber. The Smooth-On in the packing has the same action as when in the powder form, namely, of expanding slightly when it comes in contact with

steam, hot or cold water. This makes it a valuable packing, as it completely fills any uneven places in the flanged faces, making a perfect joint instantly. This packing is extensively used in the engine room of the Brooklyn Bridge.

The Sixth Smooth-On specialty is the Smooth-On coated corrugated steel gasket. It is made from specially prepared mild, tough steel, stamped with concentric corrugations and then coated with Smooth-On elastic iron cement. For flanged joints, they will withstand any pressure or temperature that the pipe will stand and are not affected by steam, water, oil, air or ammonia. The above gaskets are being successfully used under 3,000 lbs. pressure in hydraulic mining.

One example will show their value: The De Lamar Copper Relining Co. report as follows: "The Smooth-On coated corrugated gaskets which we installed throughout our high pressure piping have been entirely satisfactory, and have been the only gaskets which we have found so far which will stand superheated and saturated steam applied alternately."



The lumber and building material business of Vanderbeek and Sons, dealers in boxes and mouldings, turning, scroll sawing and variety work, was established September 1st, 1846 by Morrell & Vanderbeek. The property on which the business was started was purchased from the heirs of Robert Fulton, and is where the great inventor built his first steamboat. It is also about the same location as there where the present lumber and box business is being carried on by Vanderbeek & Sons.

This firm continued in business until the death of Isaac I. Vanderbeek, in February, 1893, after which the business was continued by Francis I. Vanderbeek, William E. Pearson and Isaac P. Vanderbeek, which latter partnership was terminated in February, 1904 by the death of William E. Pearson.

On March 1st, 1904, the present firm of Vanderbeek and Sons was formed, consisting of Isaac P. Vanderbeek, who is a nephew of the late Isaac I. Vanderbeek and who has

FORMER MEMBERS OF FIRM



ISAAC I. VANDERBEEK



FRANCIS I. VANDERBEEK



WILLIAM E. PEARSON



OFFICE, LUMBER SHEDS, PLANING MILL AND BOX FACTORY

PRESENT MEMBERS OF FIRM



ISAAC P. VANDERBEEK



STUART M. VANDERBEEK



S. HENRY BALDWIN

VANDERBEEK & SONS.

In 1870 the lime and brick business, which was a feature of the trade of the original firm, was discontinued and a planing mill and box factory was added to an extensive lumber business. At about this time a change occurred in the firm, Isaac I. Vanderbeek taking as partners his son, Francis I. Vanderbeek, and his son-in-law, William E. Pearson, thus forming the firm of Vanderbeek & Sons.

been connected with the business since early in its history, Stuart M. Vanderbeek, his son, and S. Henry Baldwin, who had been with the preceding firms nearly twenty years.

The present business consists of lumber yards, planing mill and box factory, located on Greene, Steuben and Washington Streets. A large stock of all kinds of lumber is carried for use in house and factory construction.

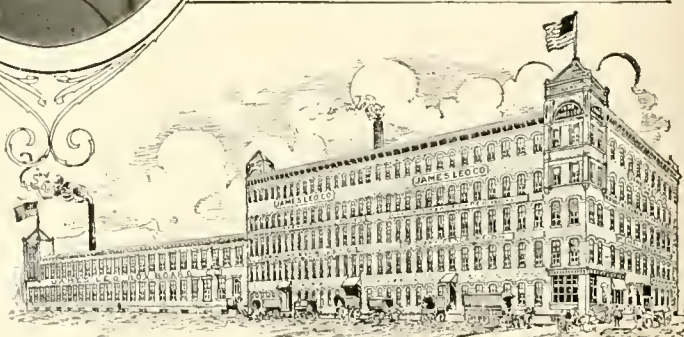
There are very few lines of industry that have met with more rapid growth and prosperity, considering the short time in which it has become prominent, in so many affairs of commerce as the paper box industry, and, further still, there are few greater monuments of energetic and sagacious business enterprises than the present large factories of the James Leo Co. and the James Leo Box Board Co. in this city, views of which are given herewith.

There are many kinds of business in the world, but there are only two kinds of business men. One kind comprises those who have cultivated the creative faculty, a sanguine temperament and the habit of courage—the sort of men who initiate and carry on the business of the world, who do

necticut, and has spent thirty-six years in the box business.

A glance at this page shows the result of the exercise of the positive business faculty. James Leo began life where most successful men began—at the bottom—and learned the rudiments of the paper box business in the one time great Spooner factory in New York. As soon as he had saved a little capital he started a small business in Jersey City. No doubt his venture occasioned the usual remarks by the wisecracks. There are always those who can see only the material things, and no doubt Mr. Leo's resources seemed small and Jersey City the last place for a paper box factory.

It would be superfluous to follow the growth of the business



things while their competitors are sitting in their offices and whittling pencils trying to figure out whether it is safe to venture or not.

The other kind comprises those who have not cultivated the creative faculty, have developed a bilious temperament and lack courage. These cling with a death-grip to the coat tails of the leaders, and endeavor to imitate, so far as they are able, his methods and example.

The James Leo Co. was established in 1881, and was incorporated in 1894. The officers are James Leo, president; James Leo, Jr., vice-president, and William Milne, secretary. Mr. James Leo, the founder of the business, was born in Winsted, Litchfield County, Con-

necticut, and has spent thirty-six years in the box business. The pictures tell the story far more eloquently than words. Additions to the factory have been built from time to time as the growth of the business demanded.

In 1890 the paper board mill for the manufacture of paper boxboards was erected with a capacity of twenty tons of board per day, the greater part of which is consumed by the James Leo Co. in the manufacture of various kinds of paper boxes. The box factory to-day contains over 100,000 square feet of floor space, and the paper mill about half as much.

Mr. Leo was a charter member of the Board of Trade, and also one of its directors for a number of years, and served as second and third vice-president for some time.

Since 1905 the great jobbing plant of Butler Brothers, occupying the block bounded by Warren, Morgan, Washington and Bay Streets, has given massive though silent testimony to Jersey City's superiority over New York as the point from which to do the actual operating work of a giant jobbing business in general merchandise.

The house of Butler Brothers has grown from an insignificant start in Boston in 1877 to "the house that covers the country with distributing houses in New York, Chicago, St. Louis, Minneapolis, and sample houses in Baltimore and Dallas."

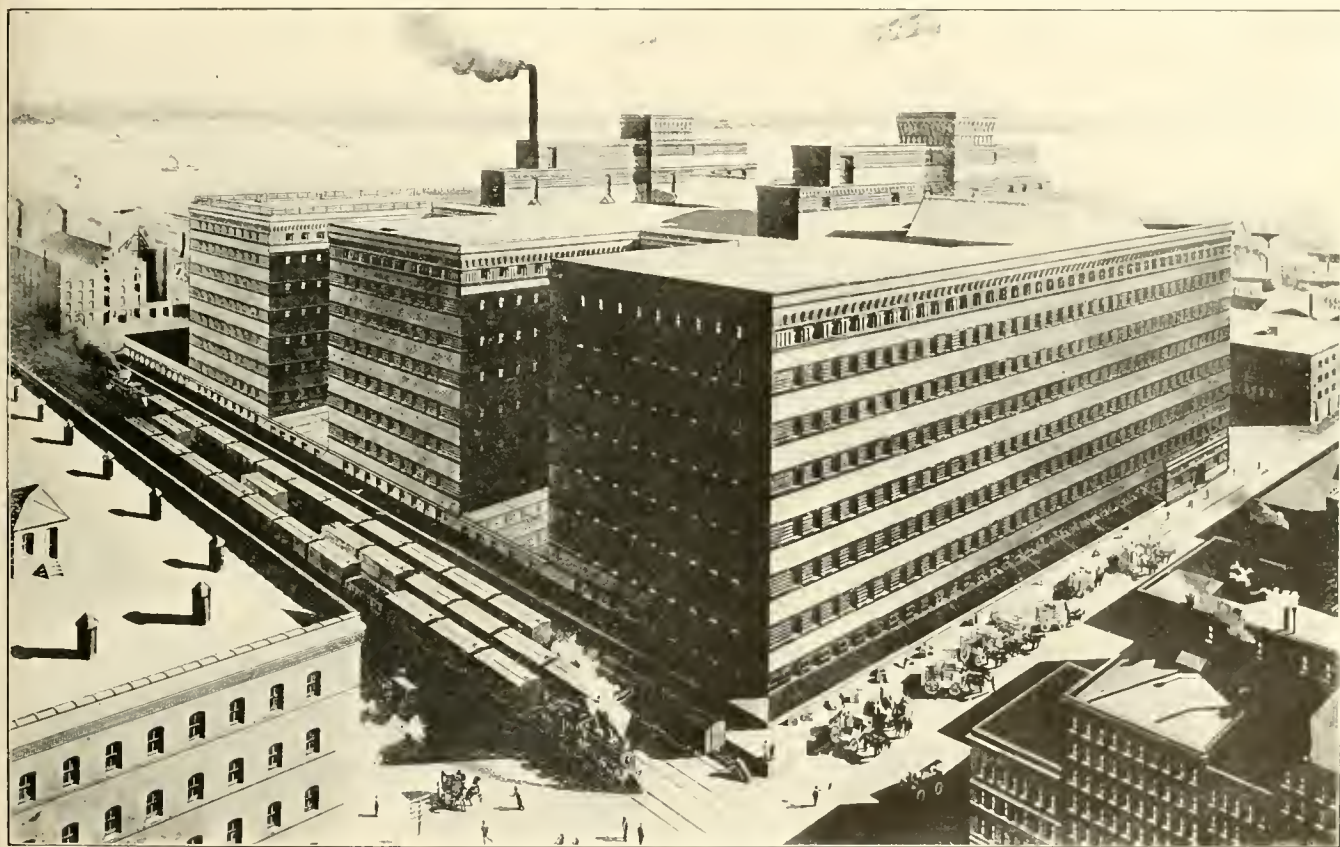
The fact that this great jobbing business has been built up without a single traveling salesman, solely through a monthly catalogue circulating among merchants exclusively is but one of the unique points about Butler Brothers' rise to leadership.

Another is that within the past few years in each of its distributing centers, this house has built and equipped for its own peculiar needs an immense structure containing all the

The ground area occupied by Butler Brothers' Jersey City building is 200 x 400 feet, and the eight stories and basement afford a total floor space of over 500,000 square feet—*thirteen acres under one roof*. This Jersey City building is, therefore, one of the largest three wholesale structures, the other two also being "plants" of Butler Brothers in St. Louis and Chicago, while the Minneapolis building of the same concern ranks well up near the Jersey City building.

Nothing that money could buy or skill design was omitted in making this Jersey City building as nearly perfect as possible for the quick and economical handling of business and the comfort and convenience of employees. By submarine cable, it has direct telephone connection with the New York building. There are over 300 feet of shipping platform 14 feet wide, and 500 feet of car shipping platform 14 to 17 feet wide, both platforms being protected with a metal canopy.

Car space to the amount of 600 feet is afforded by the



BUTLER BROTHERS' WAREHOUSE.

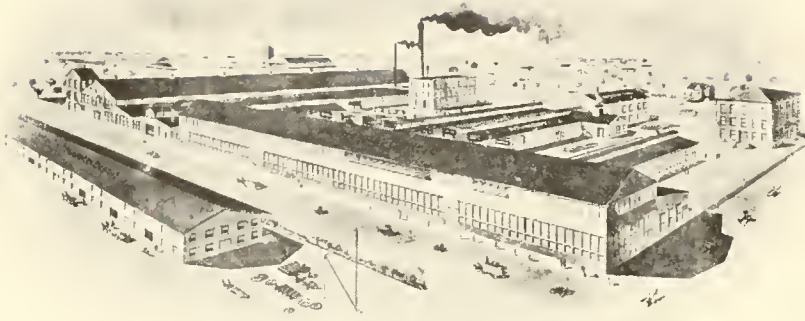
latest facilities for doing a big business efficiently and economically. The new "New York" building is the Jersey City structure above referred to.

The original New York building, which but a few years ago served for the entire needs of Butler Brothers' New York house, is now used wholly—except for the space the buyers' offices require—for the display of samples and for other time-saving conveniences for the busy market-buying merchant.

It was the overcrowding in lower Broadway and the congestion at the New York freight depots that led Butler Brothers to settle upon Jersey City as the place where "could be obtained a ground space large enough and so located as to permit of things being done right," as one of the officials in the concern expressed it when first steps were taken in the matter of making the tremendous improvement.

private tracks connecting with the nearby tracks of half a dozen other great railways and with the wharves of the New York Central Railroad. Thus the concern gains in the promptness with which goods ordered are started to their destinations, and saves in cartage by being able to unload all incoming, and load at least three fourths of the outgoing goods merely by wheeling trucks over their own platforms from and into the cars.

Another advantage is that in this Jersey City building Butler Brothers can carry all open stock, all original packages and all surplus stocks under one roof—an impossibility to most New York jobbing houses who are compelled to have on Broadway or some other good street, quarters for offices and open stock goods and to carry surplus stock and original packages in anywhere from one to a dozen warehouses as close to the main store as possible.



SAGINAW PLANT

space of 60,000 feet filled with engines, boilers, pumps, etc., and is but twenty-five minutes from the New York store. Its large export trade, as well as domestic requirements, render it necessary to carry large stocks for immediate deliveries. Probably no concern in the world carries in stock a larger or more varied line of boilers and machinery. Fine offices and show rooms are maintained in the West Street Building, corner West and Cedar Streets, New York City.

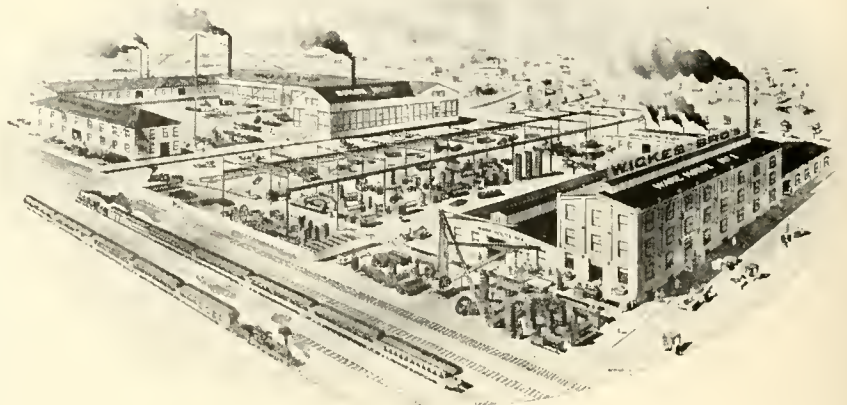
H. T. Wickes and W. J. Wickes of Saginaw, Mich., are respectively president and vice-president of the Company. Chester Bertollette, who resides at 215 Ege Avenue, Jersey City, is manager and eastern representative, having charge of all business east of Pittsburg.

The Pittsburg store, situated at 117-119 Fourth Avenue, contains the offices and a fine stock of engines, pumps, machinery, etc., ready for immediate shipment, and the plant at the corner of Fifty-fifth Street and the A. V. Railroad has extensive warehouses fully stocked with engines, boilers, pumps, steel buildings, steel structural work, machine tools, etc. Nothing is too large for the company to handle, and in like manner nothing too small, and buyers always know where they may go to get what they need in these particular lines.

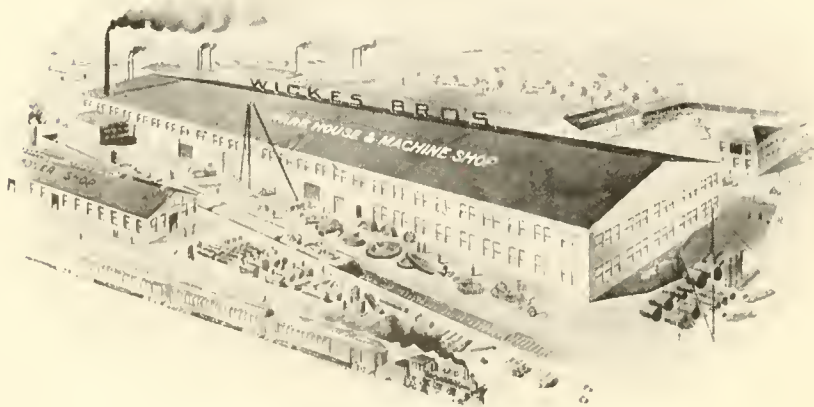
The Saginaw plant covers four blocks, and produces boilers, heaters, boiler shop tools, and a full line of saw-mill

machinery. It has constantly on hand from 700 to 1,000 boilers, engines and machines. The plant at Saginaw was chosen for its exceptional location, being three hours from Detroit, five hours from Toledo, four hours from Chicago, nineteen hours from St. Louis, fourteen hours from Milwaukee or Cincinnati, seventeen hours from Pittsburg and nine and a-half hours from Buffalo.

Wickes Brothers furnishes employment to a large number of Jersey City artisans, and is a valuable asset of the city's commercial capital. Its policy has always been for a better Jersey City, and it is always foremost in any movement that demonstrates civic pride. The firm has not felt the effect of the late financial flurry in any way, but finds its business increasing daily with no sign of even temporary abatement.



PITTSBURG PLANT.



JERSEY CITY PLANT.

The Lembeck & Betz Eagle Brewing Company was established in 1869 as an ale and porter brewery at Jersey City by the late Henry Lembeck and the late John Betz, under the name of Lembeck & Betz. The firm made a substantial beginning by erecting a building occupying four lots on Ninth Street.

The two proprietors were thoroughly adapted to making a success of the enterprise. While Mr. Lembeck was an exceptionally good business man and an able financier, Mr. Betz had already earned a high reputation for his practical knowledge of the art of ale brewing, which was perfectly natural as he came of a family of brewers which had been famous both in Germany and in this country.

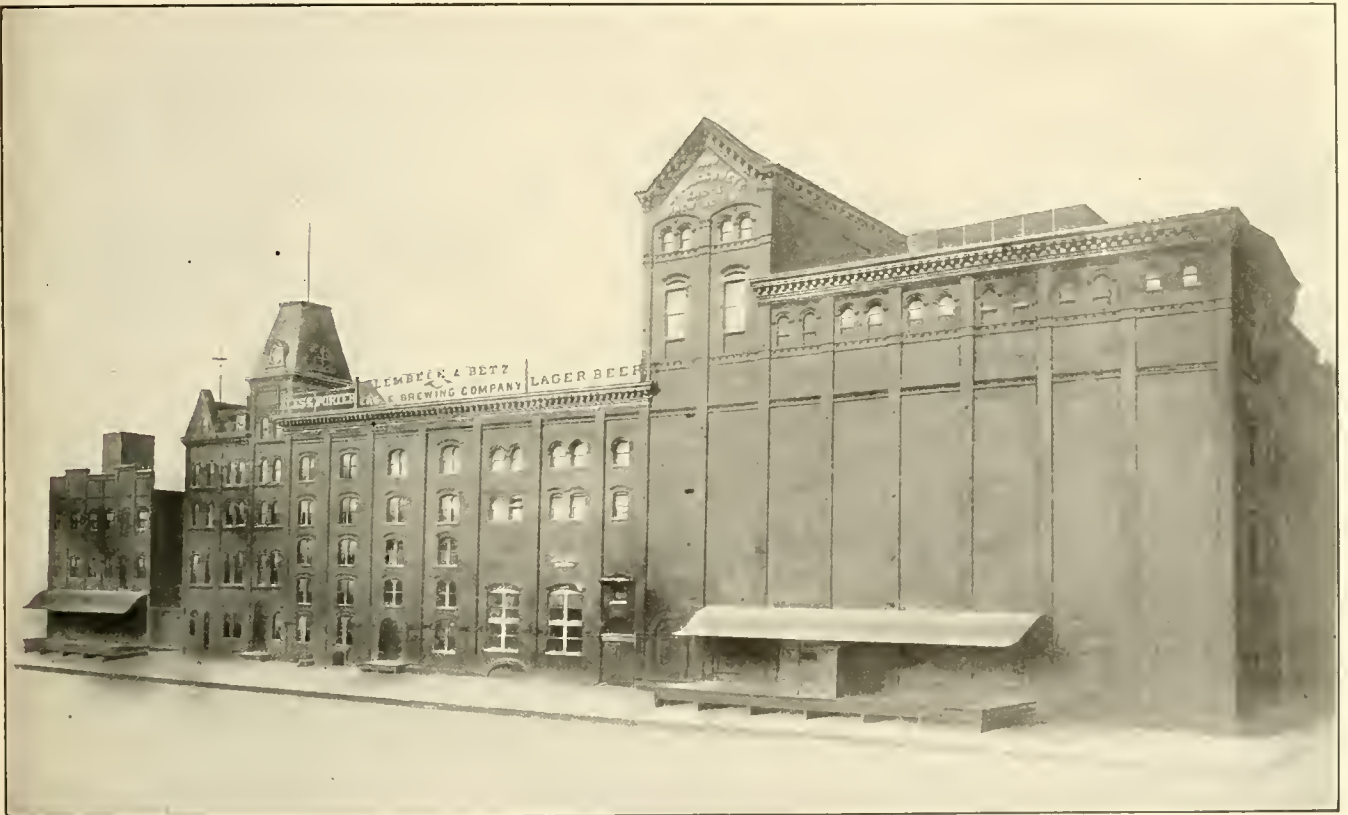
It was not surprising that a firm so well equipped for entering the business made an immediate success of it and that its patronage increased steadily from the start. A new brew-house, nearly ninety feet high and fifty feet in depth was erected in 1888, and two years later the firm decided to

The extensive changes providing for the manufacture of lager beer were made in the plant at Jersey City and the company commenced in the new field with one of the most complete equipments in the Eastern States.

The success which had been won in the ale and porter department was more than duplicated in the now world-famous lager beer. The same scientific knowledge and skill which had built up an enormous business in one line applied to the other, and guided by the financial acumen and ability which had built up a million dollar property in a comparatively few years produced equally satisfactory results in the wider field.

The Lembeck & Betz Eagle Brewing Company's beer became as popular and as much or more so in demand as their ale and porter had been.

The growing demand for the company's products necessitated large additions to the stable and storage accommodations and the output increased until it now approximates



LEMBECK & BETZ EAGLE BREWING CO.

add the manufacture of lager beer to the brewing of ale and porter.

The Lembeck & Betz Eagle Brewing Company was incorporated in May, 1890. It was a co-operative stock company, the property merged into it consisting of the ale and porter plant, which had already expanded so that it covered both sides of Ninth Street, between Grove and Henderson Streets, occupying seventeen city lots, and the malt-house of H. F. Lembeck & Company, at Watkins, New York.

The Jersey City plant included the brewery property, store houses, etc., while the malt-house property at Watkins included a malt-house with a capacity of 190,000 bushels per annum and three and a half acres of land with water frontage on Seneca Lake of two hundred and fifty feet, and a large dock. The total value of the two properties was estimated at \$900,000.

fifty thousand barrels of ale and porter and a quarter of a million barrels of lager beer per annum.

To meet the demands of a large family trade developed by the growing reputation of the beer for being pure and unadulterated product of malt and hops, it was necessary to have an up-to-date bottling plant installed, and, in this department alone an exceedingly prosperous business is done.

The original founders and officers of this important company having all died, the management is now in the hands of Gustav W. and Otto A. Lembeck, the former of whom is the president and treasurer and the latter vice-president and secretary.

Their capabilities and assiduous attention to affairs have secured a continuity of the splendid success which was the result of the work of the original founders, showing that they equal those two remarkable men both in style and stamina. As proof of this the firm, originally worth \$1,000,000, is now rated at \$3,000,000 and enjoys the highest financial credit.

The history of the George Stratford Oakum Company is a most interesting one. George Stratford, founder of the concern, was born in England, June 16, 1830, and came to this country fifteen years later, where he immediately found employment in one of the two oakum mills then in Jersey City. Learning all he could of the business at this place, he secured a better position at the other mill, but soon left the latter place to become superintendent of a small plant of the same kind in the Brooklyn navy yard.

While in the employ of the government there, an opportunity came to form a partnership with a Mr. Fountain, and together they bought about a block of land at Fifty-fifth Street and Second Avenue, New York City. His partner always wore a linen duster in the factory, and one day an unusual commotion was heard by Mr. Stratford. Turning around he found that his partner was being whirled around, his duster having caught in the machinery. Mr. Stratford released him as quickly as possible, but his partner's injuries were fatal. Mr. Stratford bought out the Fountain interest from the latter's widow and continued the business alone, but in 1863 had the misfortune of being burned out.

The New York land Mr. Stratford sold for about ten times what it cost, and bought a site on Hudson Street between Morris and Essex Streets, Jersey City. Here he brought what machinery was saved from the New York fire. He became a partner of Benjamin Mills, who had an oakum factory on Wayne Street, in the purchase of the McCormack oakum mill on West Forty-second Street, New York, which was run only two or three years when the partnership was dissolved, Mr. Stratford buying all the machinery of the New York mill. Later on Benjamin Mills failed and Mr. Stratford bought all the machinery from the Wayne Street plant.

Soon after this Mr. Stratford formed a partnership with W. O. Davey, and this continued until the Hudson Street mill burned down May 9, 1870, when Mr. Stratford decided to try it alone once more, and buying the site on Cornelison Avenue where the present mill is located, had a new plant erected and running in the fall of that year.

In 1876 Mr. Stratford started the manufacture of paper at the corner of Wayne and Brunswick Streets, where Public School No. 9 now stands, later taking as partners F. J. Mallory and James Tompkins and incorporating under the name of the Jersey City Paper Company, at the same time moving the plant next to the oakum factory on Cornelison Avenue. He became its president and business manager, and so remained, as he did in the oakum company, to the time of his death.

Early in the eighties his son, Robert John Stratford,

entered the oakum mill, and a few years later another son, William George Stratford, joined his father. In 1885 the business was incorporated under its present name with the above three as officers. In 1890 the grade of plumbers' oakum was originated, and the firm also put out an especially prepared hemp for upholstery purposes.

On February 18, 1891, the factory was again burned out. This, however, could not stop the progress of the concern, and in a short time another new factory was built in the most approved and modern way, brick buildings supplanting those of frame and corrugated iron, with heavy timbers, thick floors and the best fire protection equipment known. This new mill was so constructed as to have four times the capacity of the old one.

In 1894 Robert J. Stratford was forced to retire from active business by reason of ill health, and died five years later, never having been sufficiently well to return to the office. In the meantime, however, he spent much of his time abroad, and was of great help in the buying of raw material while there.

His place in the office was taken by Herbert Ridley Stratford, who at this time had just graduated from Lehigh University. Having been made secretary of the company he held this position until the death of his father, April 20, 1902, when he became its president and treasurer, and another son, Arthur G. Stratford, entered the firm as director and secretary, and Frank Burnett Stratford and Edwin H. Stratford were added to the directory.

Only five years later another change was necessitated by the sudden death of Herbert R. Stratford on February 27, 1907, after an operation for appendicitis, the company thereby losing the services of a most valuable man. During his thirteen years of business he had found time to serve his city for two terms on the Board of Education, and also honored the directories of the Second National Bank, the

Jersey City Trust Company and the University Club of Hudson County. Arthur C. Stratford was then advanced to the presidency, and Frank B. Stratford made secretary and treasurer.

From the foundation of the business to the present time, on every occasion when the plants were burned or moved have larger ones taken their place, and since the disastrous fire of 1891 many new buildings, new machines and labor-saving devices have been added. In fact, the work has never stopped, and at present writing the firm is erecting a large brick building which will make this plant not only the greatest in this country but the largest in all English-speaking lands. This building, 60 by 75 feet in size, will be devoted to the preparation of the raw material.



Geo Stratford

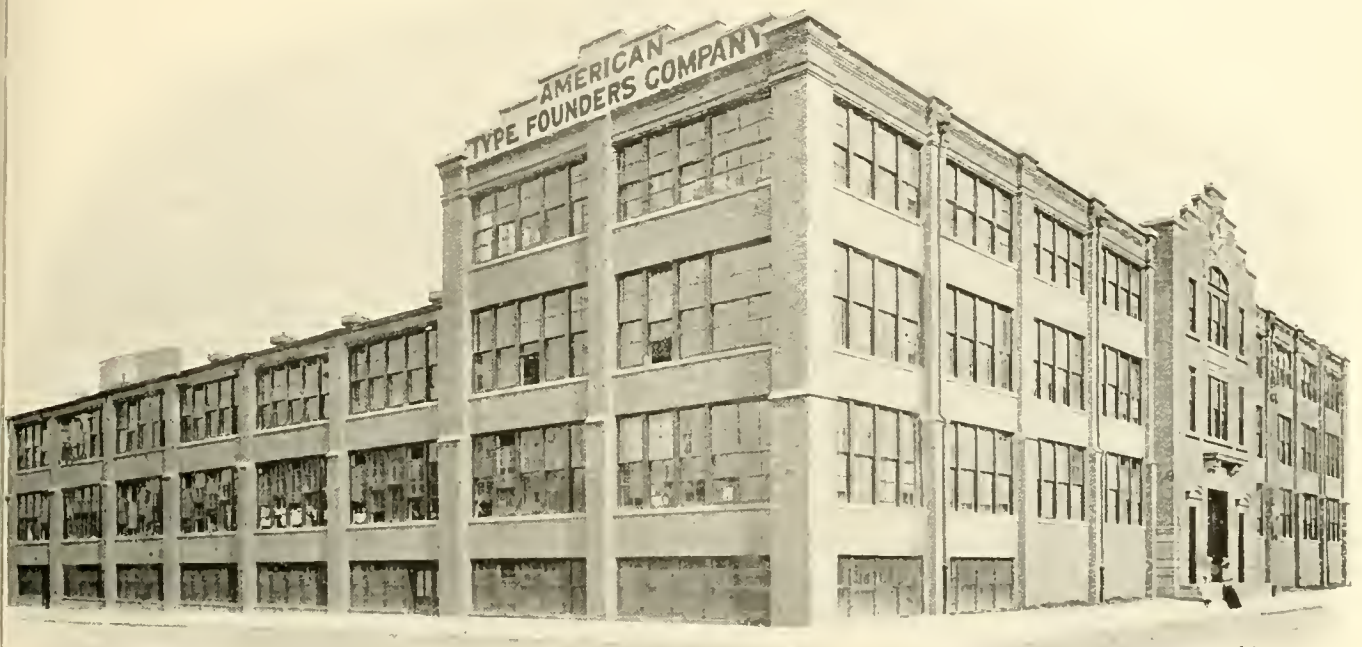
The central foundry plant of the American Type Founders Company, located at 300 Communipaw Avenue, Jersey City, is the largest type foundry plant in the world. It is a model manufacturing building of steel and brick construction, with concrete floors and roof, making it an absolutely fire-proof structure. There are about 700 windows, making the interior as light and airy as out of doors. Even now it is realized that the present capacity is entirely inadequate for future demands and the steady expansion of business renders imperative another large addition which will be crowded forward to early completion.

The company has twenty-six selling houses located in New York, Boston, Philadelphia, Baltimore, Buffalo, Richmond, Pittsburgh, Cleveland, Cincinnati, Chicago, Detroit, St. Louis, Minneapolis, Kansas City, Denver, Colorado; Dallas, Texas; Portland, Oregon; San Francisco and Los Angeles, California; Seattle and Spokane, Washington; and

Cheltenham Bold Extended, Cheltenham Outline, Cheltenham Inline, Cheltenham Inline Extended, and Cheltenham Inline Extra Condensed.

The American Type Founders Company also make a specialty of antique type. They have reproduced the best faces used by the Venetians, and by the Elzevirs and Plantins, and by Franklin. They have the initials and ornaments and borders that were made when Rembrandt, Rubens and Franz Hals worked with and for the Plantins. If one is a disciple of Gutenberg, and wants distinguished and individual effects, he should write the company for their specimens.

All of the operations of type-making are carried on in this central foundry plant, from the inception of the type design in the art department to its reproduction in type metal in the casting room of the foundry. Formerly, in type making the original punches were cut by hand under a magnifying glass, which was a slow operation and one requiring skill



CENTRAL FOUNDRY OF THE AMERICAN TYPE FOUNDERS COMPANY, LARGEST TYPE FOUNDRY IN THE WORLD.

Victoria, British Columbia. Also selling houses in Havana, Cuba, Mexico, Central and South America, with agencies at other foreign points. Other manufacturing plants are located in Boston, Chicago, Cincinnati, St. Louis and San Francisco.

The American Type Founders Company is recognized as the leader in the production of original designs in type and decorative material in this country, and these designs are reproduced by the foreign foundries. A notable departure has recently been made by this foundry in bringing out the distinctive type designs in families—a marked example being the Cheltenham face and thus far brought out in the following styles—Cheltenham Old Style, Cheltenham Italic, Cheltenham Wide, Cheltenham Bold, Cheltenham Bold Italic, Cheltenham Bold Condensed, Cheltenham Bold Condensed Italic, Cheltenham Bold Extra Condensed,

and long careful training. This cutting is now all done on special engraving machines built exclusively by the company. Whereas in the old days it took about eighteen months to bring out a new style of letters in seven different sizes, to-day it can be done in about five weeks and the quality of the work is superior to the old hand cutting both in accuracy and uniformity as well as in the volume of the work.

Not only does the cutting of the original punches or the matrices call for the greatest accuracy, but the same is true also of all other processes in type founding. As a consequence, most of the special machinery and tools required are built by the American Type Founders Company in this central plant.

No other type foundry in the world makes such a wide range of type faces and varying in sizes from the very smallest for special Bible uses, to type which is cast on bodies two inches high.

The Thomas J. Stewart Company, whose carpet cleansing and storage warehouses are located at Fifth and Erie Streets, Jersey City, is probably one of the best known plants of its kind in the United States. The company cleans anything and everything in the lines of floor coverings, carpets, rugs and draperies; packs, boxes and ships goods anywhere on earth by road, rail or water, and has more storage-room and moving vans than any similar company.

The business was established in 1879 at its present location, where it bought and remodelled an old jewelry factory. It used and occupied this until 1888, when a large six-story building was erected, to which was added two wings 20x100 each in 1893. President Thomas J. Stewart has been at the helm since the business was started in 1879, and is known to-day as one of the most successful business men in Jersey City. He was born in New York City fifty years ago. When he was six months old his parents moved to West Hoboken, and he received his education in the public schools of that municipality. He is a member of the Board of Trade of Jersey City.

The business was incorporated in 1893 by Thomas J. Stewart, James B. Vredenberg and Edwin G. Brown (since deceased). The main branch office is at the corner of Broadway and Forty-sixth Street, on Long Acre Square, in New York City, and there is also a Harlem office at 57 West 125th Street. Every modern device is used in the cleaning of carpets, including many patents which are covered in Europe as well as the United States. The company has been awarded several medals at the American Institute fair.

For thirty-nine years Thomas J. Stewart has been building up a business which is now the largest and most successful carpet-cleansing industry in the world. Those who visit the place will find a hearty



ORIGINAL PLANT.



welcome. There is no secret about the place. The machinery and processes are patented, and have been awarded medals and prizes at some of the greatest fairs and exhibitions in the world.

The buildings, which cover a ground area of 8,000 square feet, are six stories in height and are erected in the most substantial manner, with a view to permanence, solidity and safety against fire. Every story is high, well ventilated and furnished with plenty of direct sunlight, a factor which goes hand in hand with pure air towards making carpets clean and sweet. The wagons enter under cover of a large driveway, so that the carpets are not exposed to the weather.

Basement floors are of cement, and the others of the most solid timbers and iron. In the basement is a powerful Corliss engine. No fire is allowed in the building, nor any smoking permitted, nor is any

building better provided with fire extinguishers.

In the separate building, which is devoted exclusively to carpet cleaning, are the machines and appliances for cleansing and renovating, with special machinery for India and Turkish rugs, draperies and delicately woven fabrics. One glance at the operation of these will convince one as to the thoroughness and perfection of the work. The machinery beats on the back and brushes on the face, acting uniformly on every square inch of the fabric, so that no violence is done to the face of the carpet. The dust, moths and refuse blown and driven out of the carpets are sent through a system of pipes and blowers into a closed room.

The storage warehouse is the felicitous outgrowth of modern civilization and progress, and has grown to be a great necessity and a convenience worth far more than its cost.

Each partition in the Stewart warehouse is made of iron, and each room tightly closed yet perfectly ventilated, so that the stored goods remain in perfect seclusion and safety, free from all contact with other goods, and with separate lock and key. The buildings are guarded day and night by experienced watchmen.

Mr. Stewart's experience has taught him just what was wanted in the storage line, and when his carpet-cleansing business outgrew its former limits and he had to build a new home for it, he determined also to build the best storage warehouse in the country. This he has done to his own complete satisfaction, and to that of his patrons, for the building has called forth the approval and admiration of all who have seen it. There are separate rooms for pianos, organs, mirrors, bronzes, statuary, bric-a-brac, trunks, carriages, and rooms for general merchandise of every description.



PRESENT PLANT.

The M. T. Connolly Contracting Company, with its main offices at 238 Seventeenth Street, Jersey City, is the result of the steady growth of a steady business. It was established in 1858 by Michael Connolly, continued by Connolly Brothers, then by M. T. Connolly, and in 1898, the present company was formed. The officers of the present company are M. T. Connolly, president and treasurer; M. L. Connolly, vice-president and John Riley, secretary, and these officers are also the directors.

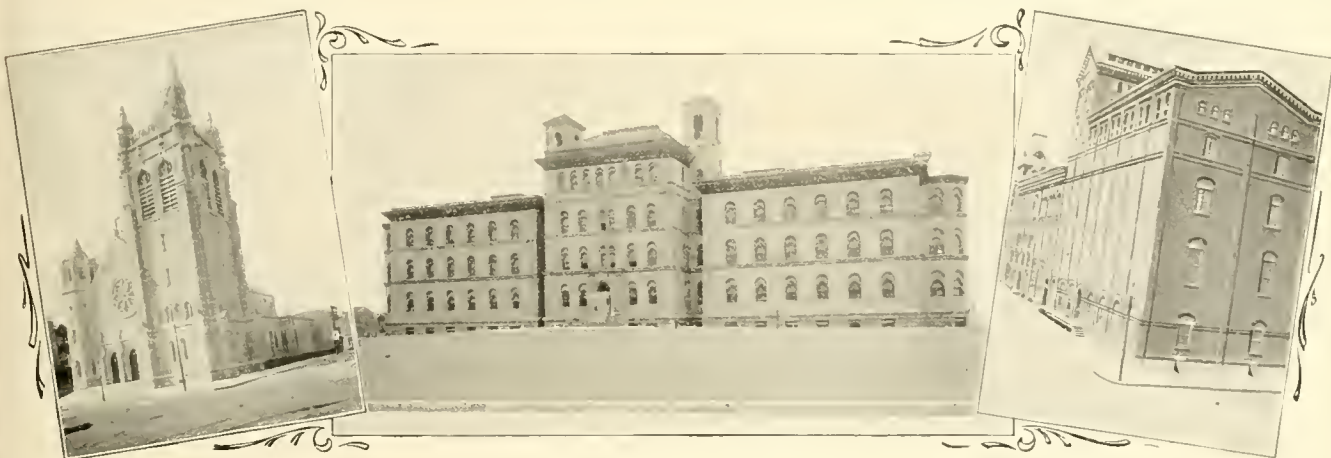
Among the first construction work of the original concern was St. Francis' Hospital, the Meehan row of flats at Erie and Eleventh Streets, the row known as the "Houses that Jack built," and considerable tenement property in the "Horseshoe" district of Jersey City.

During the management of the concern by Connolly Brothers they built the Lewis Flacker row at the junction of Newark and Railroad Avenues, the Carscallen and Cassidy feed mill, the A. J. Corcoran windmill factory, the first electric light plant in Hoboken, and many flats and tenements throughout Jersey City.

The work done while M. T. Connolly was conducting the business alone was very notable. He constructed the main outlet sewer for Jersey City and Hoboken, and in building this was the first contractor to successfully tunnel the Morris Canal. He also constructed the first buildings on the old Elysian Fields of Hoboken, comprising a total of forty houses

two rows of flats for Dennis McLaughlin in Hoboken, the J. and W. Cahill & Co. building, and the Normandy buildings in Hoboken, the Eagan School (rebuilt), St. Joseph's rectory in Hoboken, the Osborn factory, a number of private houses for the Stevens family at Castle Point, the American Type Founder's Company factory, the International Watch Company factory, the Automobile Company of America factory, the W. M. Obergfell wagon factory, the Young Men's Christian Association building on Central Avenue, the Cuneo row, the Wolf, Walter and Coyle buildings on Newark Avenue, the Halstead and Company packing house and stables, the Jersey City Hospital, All Saint's Roman Catholic Church, several large flats in Jersey City, the Democratic Club of Bayonne, the Lembeck and Betz Eagle Brewing Company brewery, the Manhattan Laundry and the alteration of several buildings for the American Tobacco Company. The company has also built and sold a number of large flats in Hoboken.

It constructed the water pipe lines of Bayonne and the main sewer into the Kill von Kull, a job that had been abandoned by three other contractors and considered by them impossible to be carried out. It reconstructed the water main across the Hackensack river, and thawed out the frozen pipes under the bed of the river; constructed about fifteen miles of sewer in Bayonne and an equal number in Jersey City; laid considerable macadam roads in Bay-



SOME CONNOLLY CONSTRUCTION.

on Eleventh and Garden Streets, Fourteenth Street and Bloomfield Avenue, and Ninth and Garden Streets. His other work included the Linden Avenue Methodist Episcopal Church, the Italian Church of Hoboken, the elevated road of the then North Hudson County Railroad Company from Hoboken to Jersey City, the elevated road from the Weehawken terminal to the El Dorado Amusement Park, the electric lighting plant for Hudson County at Snake Hill, the entire sewer system of Weehawken, the Mercer Street viaduct (which is still in an excellent state of preservation), Public School No. 1 of Jersey City, the Lembeck and Betz Eagle brewery, the N. B. Cushing Company warehouse, the Standard Fashion Company factory, the Pennsylvania Railroad shops on the River Road, Hoboken, several large factories for the Hoboken Land and Improvement Company, the Erie Railroad freight house and round house at Weehawken, the Meyanberg silk mills, and half of the present buildings in lower Jersey City north of Pavonia Avenue.

The present company has shared in the general prosperity of the city, and has had all the work possible for it to handle. Notable among its successes have been Public Schools Nos. 2, 11, 14, and 31 in Jersey City, the Sixth Precinct station house in Jersey City, the Second Precinct station house in Hoboken, the fire house on Washington Street, Hoboken,

onne and street paving in Jersey City and Hoboken, and, with its patent sewer cleaner cleaned out the entire sewer system in Hoboken and sewer system in Jersey City which had been practically abandoned. The firm is a member of the Board of Trade of Jersey City.

The M. T. Connolly Contracting Company is one of those sound business corporations of the great manufacturing city of Jersey City where customers are always assured of the best of workmanship by the highest class of labor and the careful and conscientious supervision of the work by experienced men who know the construction business in all its phases, who keep up to the minute in all new methods of construction, and who adopt those methods where they find them practical.

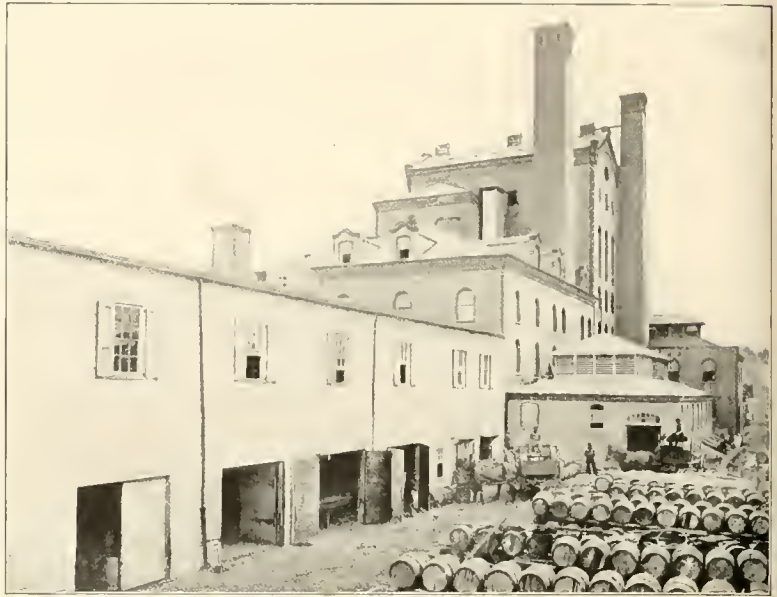
The work that the company has done in the construction of the many buildings mentioned, some of the most prominent in Hudson County, is the best evidence of the patronage given it at the hands of the men and companies who control the destiny of Jersey City, and in no case has any question been raised as to the character of the work. Mr. Connolly gives his personal attention to all work, and lends to all contracts the benefit of his experience of many decades, with the result that there are no complaints, but compliments on all sides.

In the year 1863 a stock company under the firm name of F. O. Matthiessen & Wiechers founded on the south side of the Morris Canal west of Washington Street, Jersey City, a sugar refinery with a daily capacity of two hundred barrels of 240 pounds each. Gradually this plant was enlarged, and in 1890 became part of the American Sugar Refining Company with a daily production of over 5,000 barrels of 360 pounds refined sugar each of all grades from loft yellows to criptal dominos and XXXX powdered sugars.

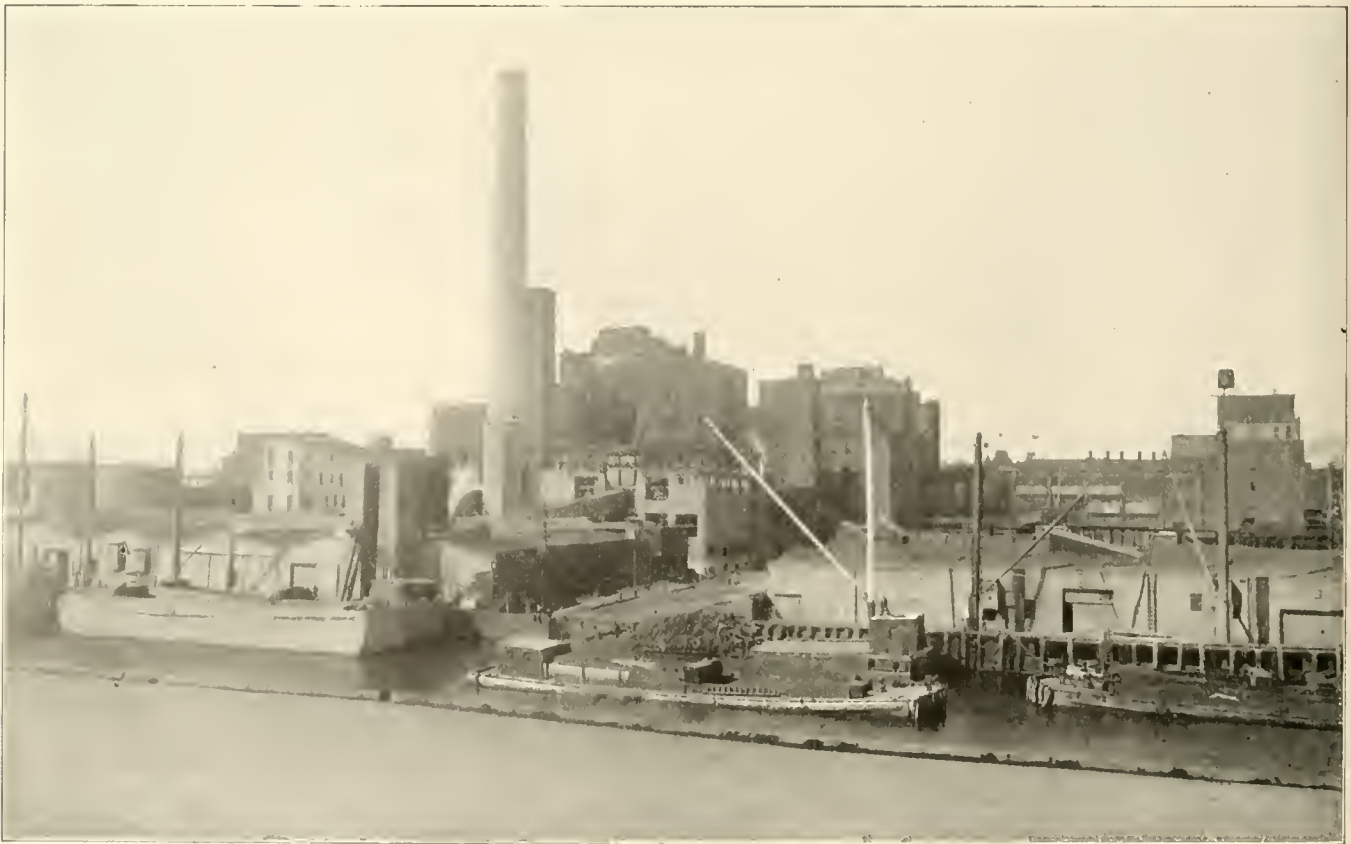
In 1868 a larger refinery was added on the north side of the canal for the purpose of refining Cuba molasses, and also a new boiler house. The new establishment was, however, soon converted into a complete sugar refinery by the installation of centrifugal machines. The first ones were imported from Germany, whereas all such machinery is now built in the United States, some of it in the machine shops connected with the American Sugar Refining Company. All kinds of raw sugar from all parts of the world are refined here and nearly all grades of refined sugars known to the market are manufactured.

The refinery covers now four city blocks, has a water front of over 900 feet, unloading large steamers with sugar from all over the world, employs over 1,500 men and pays in city and water taxes over \$70,000 to the city authorities annually, and in wages more than \$700,000, which are all spent in Jersey City.

Its field is extensive, embracing not only the entire United States, but foreign countries as well. The quality of the products, the interest the company takes to adapt each piece of machinery to its particular function and the promptness with which orders are executed, combined with its excellent shipping facilities, are all points understood and appreciated by those desiring the goods it manufactures. The ideas, works and equipment of the company are all modern, consequently the position that they have attained has benefited all classes of humanity, for sugar is a necessary and a universal product. Yet, as perfect as is its present equipment, the American Sugar Refining Company will let no opportunity pass of rendering it more so. Jersey City's fame has been spread to every country in the world by this company.



F. O. MATTHIESSEN & WIECHERS, 1863.



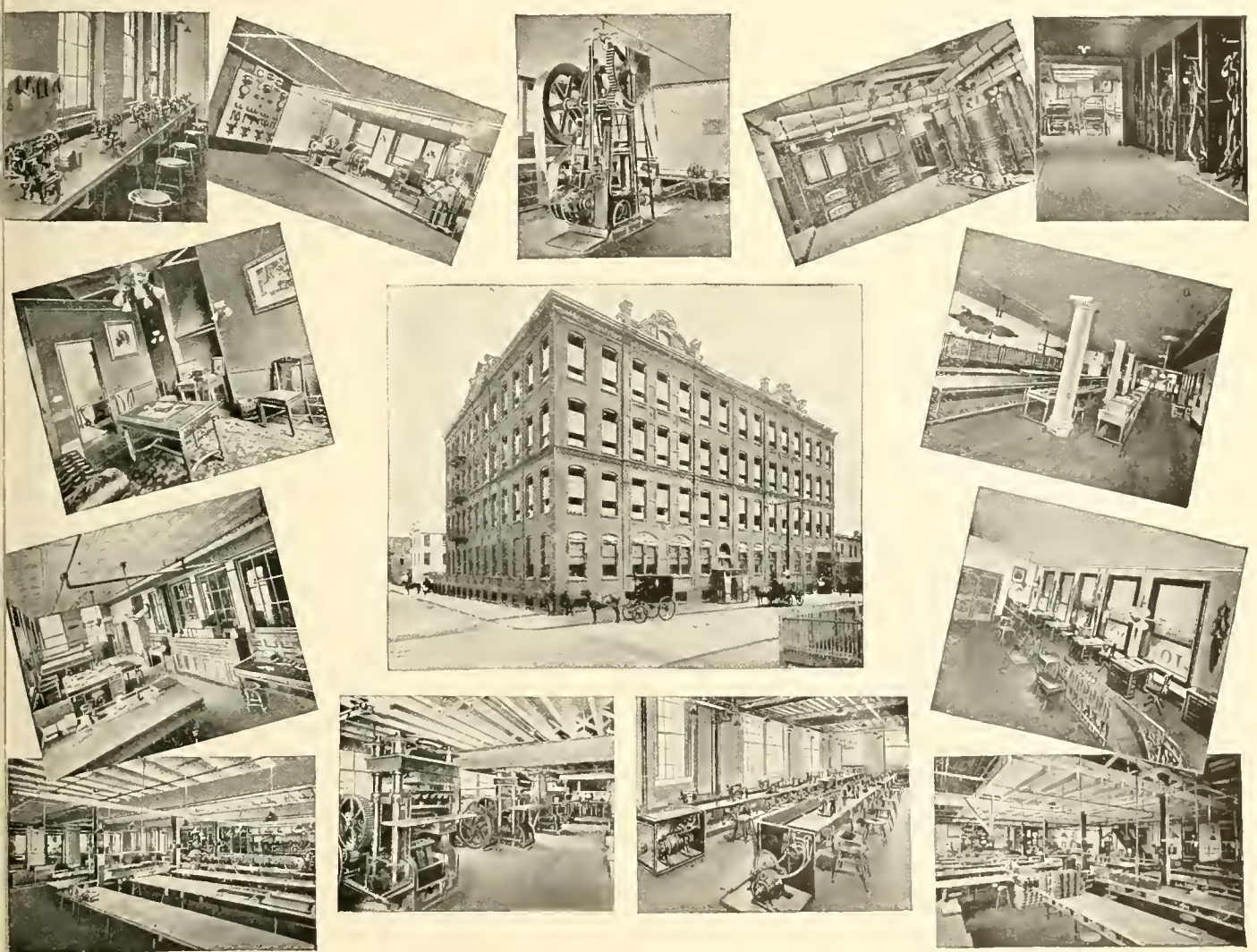
AMERICAN SUGAR REFINING COMPANY, 1907.

The successful growth of the leather goods manufacturing firm of John Mehl & Company is one of the commercial achievements of Jersey City. The firm was established in 1858 in New York City, with twelve hands, and gradually worked its way along until in 1882 it moved to Jersey City, bringing with it a business that necessitated the employment of eighty hands, and steadily advancing.

The concern settled on Webster Avenue in the Hudson City section of Jersey City, and so rapid was its advancement that it enlarged its plant in 1886 and 1900, and finally in 1907 consolidated all its departments by the erection of a mammoth factory on the block bounded by Webster and New York Avenues and Griffith and Hutton Streets. The company, which was incorporated in 1893, to-day employs

manufacturer in the creation of the various articles produced is frequently overlooked in the admiration for the finished article. The stability of the product depends very largely upon the foundation, and this, in turn, on the preparation made for it. Every hand employed in the manufacture of leather goods of the class put on the market by John Mehl & Co. must be skillful, indefatigable and resourceful, and must be furnished with the latest and most approved tools and machinery.

John Mehl & Co., high among the leaders in the manufacture of leather goods, think that the retailer exercises economy in buying from a concern that does the work scientifically and expeditiously. Their plant in Jersey City is large enough to handle any leather goods contract ever



JOHN MEHL & CO.

between 500 and 600 hands, and is considered the leading manufacturers of leather goods in the United States.

The sales of the company's products are confined principally to the United States, but some goods are sent to Canada and the foreign countries through the New York commission houses. The company has permanent salesrooms at 73 Fifth Avenue, New York City, and in Chicago, Denver and San Francisco. The officers are John Mehl, Jr., president; F. T. Springmeyer, vice-president and Henry Mehl, treasurer, and all parties interested in the managing line reside in Jersey City. The company is a member of the Board of Trade of Jersey City.

The importance of the work done by the leather goods

given out in New York City. The amount of machinery kept on hand and the number of men employed, added to the long experience of the firm in this line of work, enable the management to execute several large contracts at the same time. Rapidity, without the sacrifice of care, is what counts these days in every phase of the leather goods work. The reputation of John Mehl & Co. in the leather world is too well-known to need explanation, and their facilities and motto of "Never procrastinate; do the work now," explain the uninterrupted chain of large contracts which has characterized their work for the fifty-one years that they have been engaged in business. Jersey City is proud of the firm of John Mehl & Co.



A SUCCESSFUL INDUSTRY

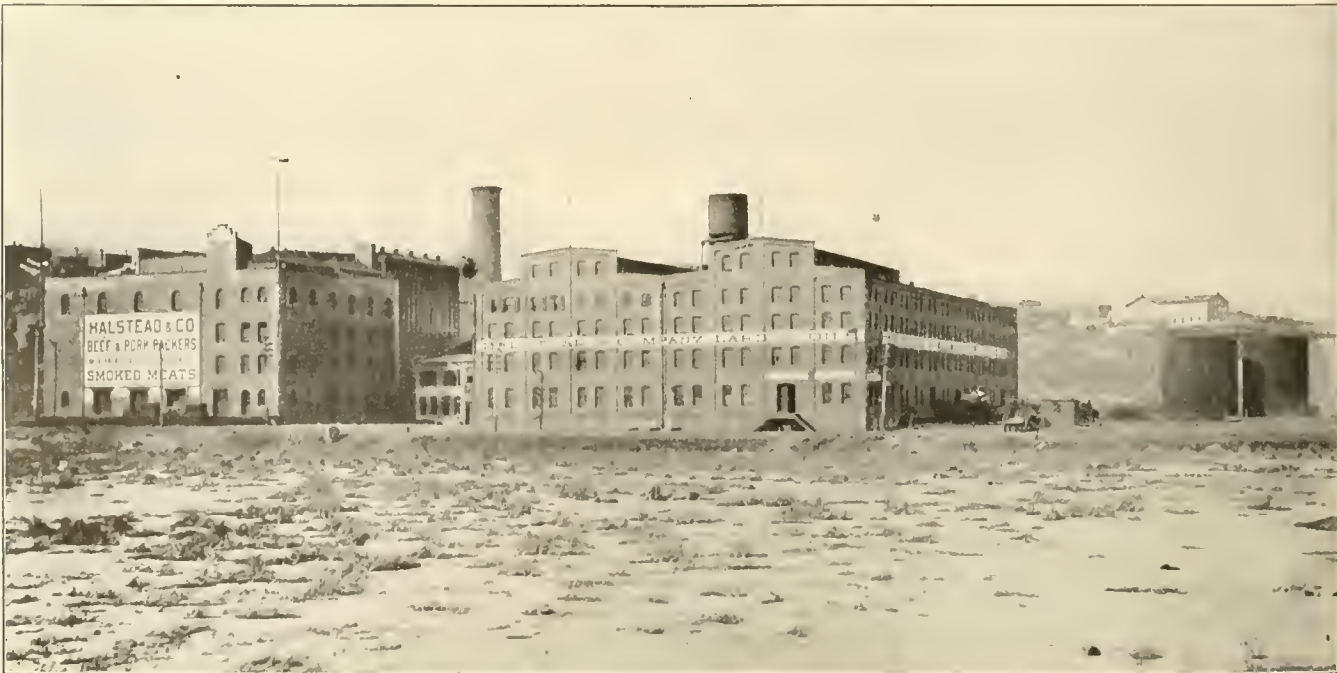
Of the many large manufacturing corporations that have crossed the Hudson River to locate in the Jersey City of to-day and share in its commercial prosperity, none is of greater importance than that of Halstead and Company of New Jersey, which, although located here but a short time, has already become one of the city's leading industries.

The firm of Halstead & Company was founded in 1842, and located for the early years of its existence in New York City. The firm was first engaged in business as packers of beef and pork, but later added the refining of lard and the slaughtering of hogs, and these branches of the business have been continued to this day.

In 1886 the Central Lard Company of New York was incorporated, to engage in the business of refining lard and cotton-seed oil and the pressing of lard oil. In 1901 this

corporation was absorbed by the Central Lard Company of New Jersey, and on May 1, 1907, the latter corporation and Halstead & Company were consolidated under the name of Halstead and Company of New Jersey.

The company now occupies two large factory buildings, one for provisions and the other for lard and oils, and covering the plot bounded by Seventeenth, Eighteenth, Coles and Monmouth Streets. It also has a cooperage plant at Fourteenth Street and Jersey Avenue, a trucking plant at Sixteenth Street and Jersey Avenue, and a hog slaughtering plant at Harrison, N. J. The officers are Ebenezer Hurd, president; C. F. Tietjen, vice-president; J. W. Halstead, treasurer; George L. Lyon, secretary, and Ebenezer Hurd, C. F. Tietjen, Frank O. Roe, J. W. Halstead, A. Tietjen, O. H. Blackmar and Egbert Hurd, directors.



HALSTEAD AND COMPANY.

The Jersey City Bill Posting Company was established in 1857 by A. P. Rikeman, who was succeeded by Rikeman & O'Mealia, and later was incorporated as The Jersey City Bill Posting, Display Advertising and Sign Company, with James F. O'Mealia as president and H. F. O'Mealia as secretary. The business, from a small beginning, now extends throughout Hudson County, with connections over the entire state of New Jersey, enabling it to cover every city and town in the state at one and the same time. The connections also enable the company to cover the entire United States, Canada, Cuba, Hawaii and the Phillipines.

The Company advertises Jersey City as "The Gateway to New York," and in addition to this claims to have the greatest railroad showings in the world. The plant is one of the finest in the country, built almost entirely of sheet steel surface, and all carefully and conscientiously built. In all its advertising matter, sent broadcast throughout the United States, it always endeavors to boom Jersey City. Its holdings include about 1,500 large bulletins and billboards with a covering surface of about 100,000 square feet.

The allied companies include the Jersey City, Hoboken, Hackensack, Monmouth, Asbury Park and Paterson Bill Posting Companies, and cover all trunk line railroads and terminals, all suburban railroads and terminals, all ferries to New York City from Jersey City, all large cities, all connecting trolley lines, the counties having the largest population in the state and the most prosperous towns with more than half the population of New Jersey, reaching a traveling population of more than 1,000,000 people weekly.

The company is in the metropolitan district, and the farthest town in this district is within forty-five minutes from Broadway. More people reside in this district who do business in New York City than reside in New York City itself. The bill boards and bulletins are in view of these people, coming into and going out of New York, who never see a bill board except when on trains and trolleys in this district on their way to and from their business each day.

The railroad showing covers the Pennsylvania Railroad and connecting lines, Erie Railroad and connecting lines, Central Railroad of New Jersey, West Shore Railroad and connecting lines, Lackawanna Railroad and connecting lines, Baltimore and Ohio Railroad, Philadelphia and Reading Railroad, Lehigh Valley Railroad, New York, Ontario and Western Railroad, Susquehanna Railroad, Morris and Essex Railroad, Newark and New York Railroad, New York and Long Branch Railroad, Northern Railroad of New Jersey, New Jersey and New York Railroad, New York and Greenwood Lake Railroad, and all suburban travel.

The bill boards owned by the company are all in

prominent locations on magnificent boulevards, principal thoroughfares and drives and on trolley lines leading to all ferries to New York City, Brooklyn, Staten Island, Newark and suburbs, Rutherford, Passaic and Paterson. The population of this territory is composed of prosperous, well-to-do people, workingmen, mechanics, merchants, professional men and farmers,—all industrious, enterprising, reliable men who appreciate bill board advertising.

The company does house-to-house distributing, and guarantees its work. It employs a regular force of distributors who work under the direction and personal supervision of careful and experienced foremen. Should an advertiser sustain a loss through any of their employes being derelict in their duty, or through the non-performance of any stipulation of a contract or agreement it may have entered into with an advertiser, and it is proven, upon investigation, it will immediately reimburse the advertiser for such loss.

It is a sign painter, and its bulletins are displayed in equally good positions as its bill boards. It employs only first-class painters, who are artists in their particular line. Its bulletin work compares favorably with other work of its kind. It is not the best, but as good as the best in this branch of outdoor advertising.

The list of cities and towns, with railroad showings, covered by the allied companies in the "Gateway to New York" is as follows:

Jersey City district—Jersey City, Bayonne, West Hoboken, West New York, Union Hill, Guttenberg, Weehawken, Homestead, New Durham, Tyler Park and Secaucus. Hoboken district—Hoboken. Hackensack district—Hackensack, Englewood, Fort Lee, Hasbrouck Heights, Kingsland, Leonia, Little Ferry, Lodi, Lyndhurst, Bogota, Carlstadt, Cherry Hill, Coytesville, East Rutherford, Edgewater, Maywood, Grantwood, Palisades Park, Ridgefield Park, Ridgefield, Tenafly, Teaneck, Westwood and Fairview. Keyport dis-

trict—Keyport and Matawan. Asbury Park district—Asbury Park, Ocean Grove, Bradley Beach, Avon, Belmar, Spring Lake, Point Pleasant, Como, Sea Girt, Manasquan, Allenhurst and Tom's River.

James F. O'Mealia, the present owner of the business, is probably one of the best-known men in Jersey City to-day. He is one of the foremost members of the Benevolent Protective Order of Elks, and the success of that body in Jersey City is largely due to his earnest efforts in its behalf. He is a hundred-point man in anything he undertakes, and more interested in doing his work than in what people will say about it. He does not consider the gallery. He acts his thought, and thinks little of the act, and this fact has been ably demonstrated by the remarkable progress of the company of which he is president. Mr. O'Mealia is a member of the Board of Trade of Jersey City.



JAMES F. O'MEALIA.

In August, 1898, the Voorhees Rubber Manufacturing Company, through its president and founder, Mr. John J. Voorhees, made the following modest announcement:

"This company, in offering its products to the trade, is simply renewing old acquaintances. Its management has had an active experience of over thirty years and has the ability to make excellent goods, and, what is more to the point, the disposition to do so.

"We ask no favor beyond a comparison of qualities and prices and have perfect confidence that our equipment, coupled with a close supervision of our work and the elimination of extravagant expenses, will enable us to show you practical reasons for giving us your patronage. We shall appreciate your inquiry for price and samples, and an opportunity to estimate on special goods."

Although apparently announcing the starting of a new enterprise in Jersey City, it was, in reality, the expansion of an industry already well established under the management of Mr. John J. Voorhees over thirty years before, and the foremen of the different departments, most of them, had been under the same management for from ten to twenty years.

Starting with a small wing of the present large and well equipped factory, with the idea of doing specialty work principally, and with characteristic modesty, not expecting quick expansion, the reputation of the president for skill and experience in the business quickly brought voluntary orders from all over the country to such an extent that the equipment could not possibly take care of the business, and within

a year a large addition was made to the mill, doubling its capacity. Even with this addition the business grew so fast that for two years the factory ran night and day, and it was found necessary to add another large wing and establish heavier machinery and of greater capacity.

From time to time it has been necessary to add more and more machinery, the latest addition being a number of new up-to-date looms for the weaving of cotton fabrics for mill and fire hose, a product which is a specialty of the company and in the manufacture of which the president is a pioneer.

The company produces mechanical rubber goods of every description, such as rubber belting, hose, packings, mats, matings, valves, tubings, tires, tiling, etc.

Equipped to make many large and difficult articles where quality and methods of construction, knowledge of conditions and ultimate economy are the main considerations, and where nothing but skilled experience could be successful, the Voorhees Rubber Manufacturing Company has been an important factor in supplying the United States Government and large contracting companies with large suction, dredging sleeves, and other heavy work material of the kind, much of which is not attempted by any of its largest competitors.

Through its New York store, 48 Dey Street, under the management of the secretary of the company, Mr. Frank D. Voorhees, it is beginning to do some exporting which may mean important addition to its already large business in the near future.

With selling agencies in almost every large city in the country it is no small agent itself in advertising the importance of Jersey City as a manufacturing centre and is one of the industries of which the Board of Trade is proud.

The officers of the company are: John J. Voorhees, president; John J. Voorhees, Jr., treasurer; Frank D. Voorhees, secretary; G. Frederick Covell, sales manager; and Charles T. Dickey, superintendent. They have branch offices at 502 Forest Building, Philadelphia; 79 Dearborn Street, Chicago; and 532 Byrne Building, Los Angeles, California.

John J. Voorhees, president of the company, was born in New Utrecht, June 22, 1848. He comes of Dutch extraction. His father, Peter Voorhees, was born on the old farm at Flatlands, where his first ancestors settled in 1660.

Mr. Voorhees received his education in the public schools of his native place. In 1863 he accepted a position as a

clerk in a country store, where he remained five years. After filling similar positions for several subsequent years, he accepted a position as assistant book-keeper in the extensive establishment of the New Jersey Car Spring and Rubber Company of Jersey City. After his first year of service in that capacity in that concern he was promoted to the position of head book-keeper. It was



not long before his worth and ability were appreciated, and he was made secretary of the company, a position he held until 1885, when he was elected treasurer of that corporation, and in 1888 was made general manager, leaving that company to form the new one in 1897.

In 1885 he was appointed a member of the Board of Education and served three terms, five successive years of which he was president of that body without an opposing candidate. In 1892 he was a member of the Condemnation Commission on the County Road.

On April 30, 1907 Mr. Voorhees wrote a letter to H. Otto Wittpenn asking him if he intended to run for Mayor of Jersey City on the Democratic ticket. Mr. Wittpenn answered in the affirmative, and this was practically the beginning of his successful campaign. Mr. Voorhees was a prominent member of the Board of Free Library Trustees for many years, and at his retirement in February, 1908, he was presented with a loving cup by his colleagues. He is a trustee of the Children's Home, and has been its president. He is a member of the executive committee of the Board of Trade of Jersey City, and has taken a most active part in all its deliberations, serving one term as its president.

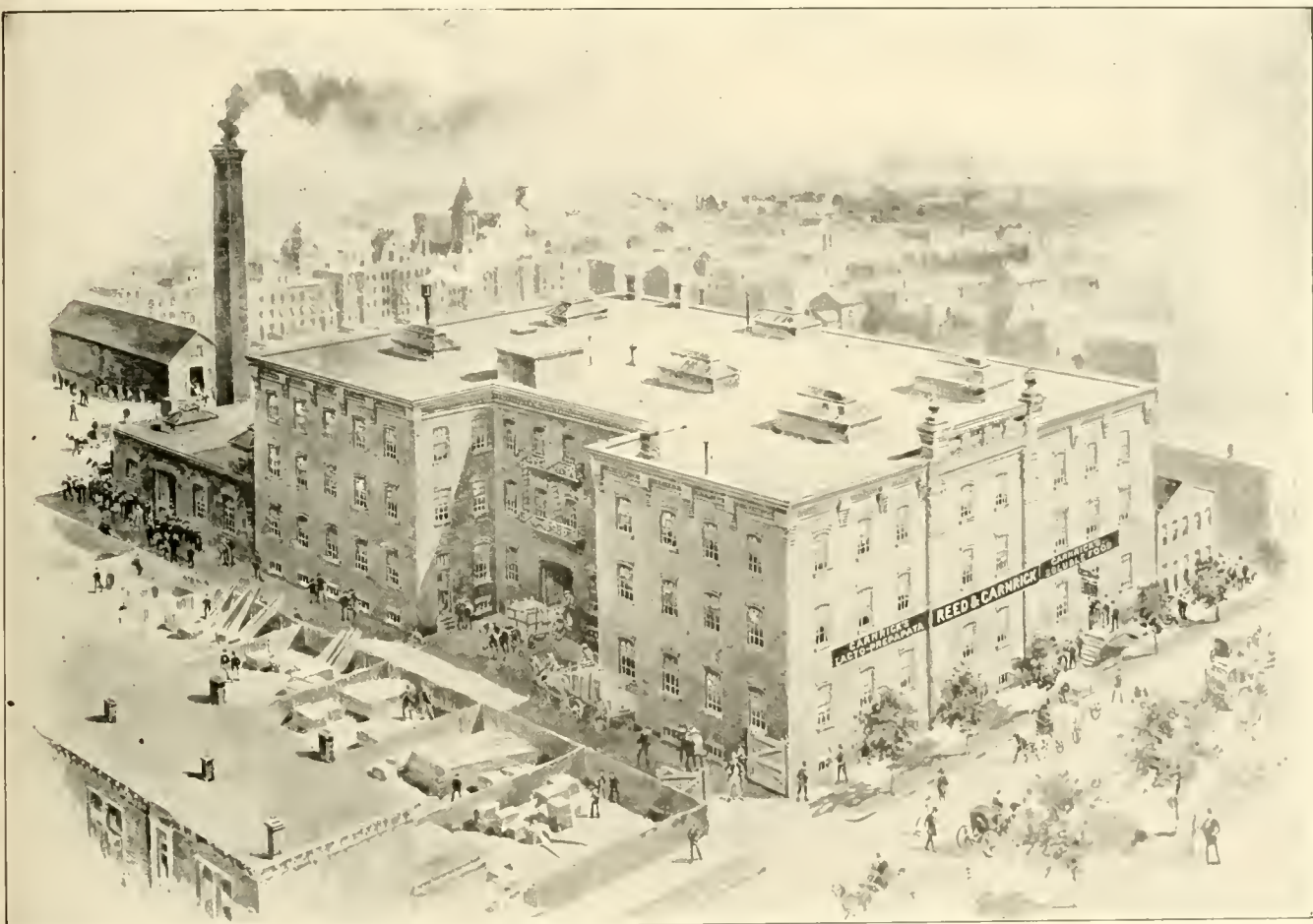
Foreseeing the many and varied advantages that Jersey City offered for manufacturing concerns, not only on account of its exceptional railroad facilities, but also by reason of its proximity to New York City, Reed & Carnrick, makers of Peptenzyme, Protonuclein, Trophonine, Nephritin, Zymocide, Soluble Food, Lacto Preparata, Pancrobilin, Analeptine, Kumysgen and Roboline, in 1899 removed from New York and built at 42 to 46 Germania Avenue and 25 to 29 Stillman Avenue, Jersey City, their laboratory for the production of pharmaceutical preparations and physiological products.

Reed & Carnrick enjoy the distinction of being one of the oldest pharmaceutical houses in the United States, being founded by John Carnrick, a former resident of Jersey City, nearly fifty years ago, and from their special work in their laboratories have come the products which form the nucleus of Parke, Davis & Co. of Detroit, Michigan; the New York

This pioneer concern still maintains the high standing which it assumed at the beginning, that pharmaceutical products should be used by physicians only. So has their ethical as well as their high scientific standing made them a National reputation among the medical profession.

They have a large export trade, with branch offices in Toronto, Ontario, and London, England, and are represented in India and the East.

The officers are: Dr. Edward Leonard, Jr. (Harvard), president; Otto Sartorius, vice-president; Edward Koenig, treasurer; Oswald W. Uhl, assistant treasurer, and Allen Chamberlin, secretary. Charles H. Althans, M. D. (New York University), Ph. G. (German), is chief of the analytical laboratory, with F. H. Harrison Ph. B. (Yale), M. D. (Physicians and Surgeons of New York) as his assistant, and Justus Beckman, Ph. G. (University of Glessen) is chief of



REED & CARNRICK LABORATORY, JERSEY CITY.

Pharmaceutical Association of Yonkers, New York; the Maltine Company of Brooklyn, New York; and the Palisade Manufacturing Company, and Arlington Chemical Company of Yonkers, New York.

Of late years Reed & Carnrick have devoted themselves almost wholly to physiological products and their special laboratories for experimental work, as well as their general laboratories, are visited by physicians from all sections of the country, where Dr. Edward Leonard, Jr. and his able corps of assistants, some of them from the higher scientific schools of Germany, map out and assist other physicians in research and other scientific work.

Their laboratories are used wholly for the advancement of medical science and their preparations enter into many of the prescriptions of the physicians,

the pharmaceutical laboratory. The firm is a member of the Board of Trade of Jersey City, and is deeply interested in the advancement of the city.

The success and development of this business within the last few years has been almost phenomenal, and is a mighty monument to the pluck and enterprise of its founder, and to the wise, experienced, practical and thoroughly up-to-date management. The facilities and equipment of the plant are second to no similar establishment in the country, everything in the way of machinery and labor-saving devices being of the most modern character. In the construction of the present building the firm was sufficiently progressive to provide every known sanitary facility, and the concern has been particularly zealous in co-operating with the state as regards proper sanitation.

Jersey City is justly noted as the home of P. Lorillard & Company. There is no name connected with the tobacco business more widely or more favorably known than that of Lorillard—widely known because identified with the trade longer than any other in this country, and favorably because it has always been attached to goods of the finest quality and has never been identified with inferior articles.

The house was founded in 1760 by Pierre Lorillard, a French Huguenot, who began the business on Chatham Street, then known as the "High Road to Boston," near Tryon Row, New York City. His skill and enterprise insured success to his undertaking from the start. After his death the business was conducted by his widow, who bequeathed it to her sons, Peter and George. In 1832 George died, and Peter, after managing the already extensive property alone for a time, gave it up to his son and namesake, who successfully conducted the business alone for nearly thirty years. He then relinquished it to his sons, Peter Jr. and George.



PIERRE LORILLARD, JR.

It was the aim of each generation to produce the best goods that were in the market, and as the fame of their tobacco grew wider the business of the house rapidly increased. In 1868 George retired from the firm, and Charles Siedler, once mayor of Jersey City, was admitted as a partner. In 1870 the firm name of P. Lorillard & Co. was adopted. At that time the firm consisted of Peter Lorillard, P. Lorillard, Jr., N. Griswold Lorillard and Charles Siedler. The steady and well directed efforts of a century and a quarter had aided in raising the house to a commanding position, and by that time Lorillard had become a household word and the old snuff mill on the Bronx had passed into history.

The business was incorporated in 1891, with P. Lorillard, Jr. as president, G. D. Findlay, vice-president and treasurer and Ethan Allen, secretary. In 1899 there was elected the present executive board, of which Thomas J. Maloney is president, William B. Rhett, vice-president and secretary and W. G. Hellmer, treasurer. Mr. Maloney, who is the representative of the company in the Board of Trade of Jersey City, has resided in Jersey City since 1885. He was general manager of the company from 1885 to 1899, when he accepted the presidency of the company.

The company has completed its plans for the new factory to be erected on the old Thompson estate in Marion. The factory is to occupy 170 city lots and will be six stories high. It will be a fireproof building constructed of steel and brick, and it is expected that between 4,000 and 5,000 hands will be employed in the plant. The site for the new factory is bounded by

West Newark Avenue, the New York, Susquehanna and Western Railroad, Dey Street and Senate Place. At the request of the company Cherry Lane from Senate Place to the Susquehanna Railroad has been vacated by the city.

The location of this plant in Marion will no doubt cause a big boom in real estate in that section and as a consequence owners of property are much pleased. Of course many of the employees of the factory will look for homes near by their work. There are not many vacant houses or apartments in that section now, and if the factory employees are to be accommodated new houses will have to be built. There is plenty of vacant property in that section.

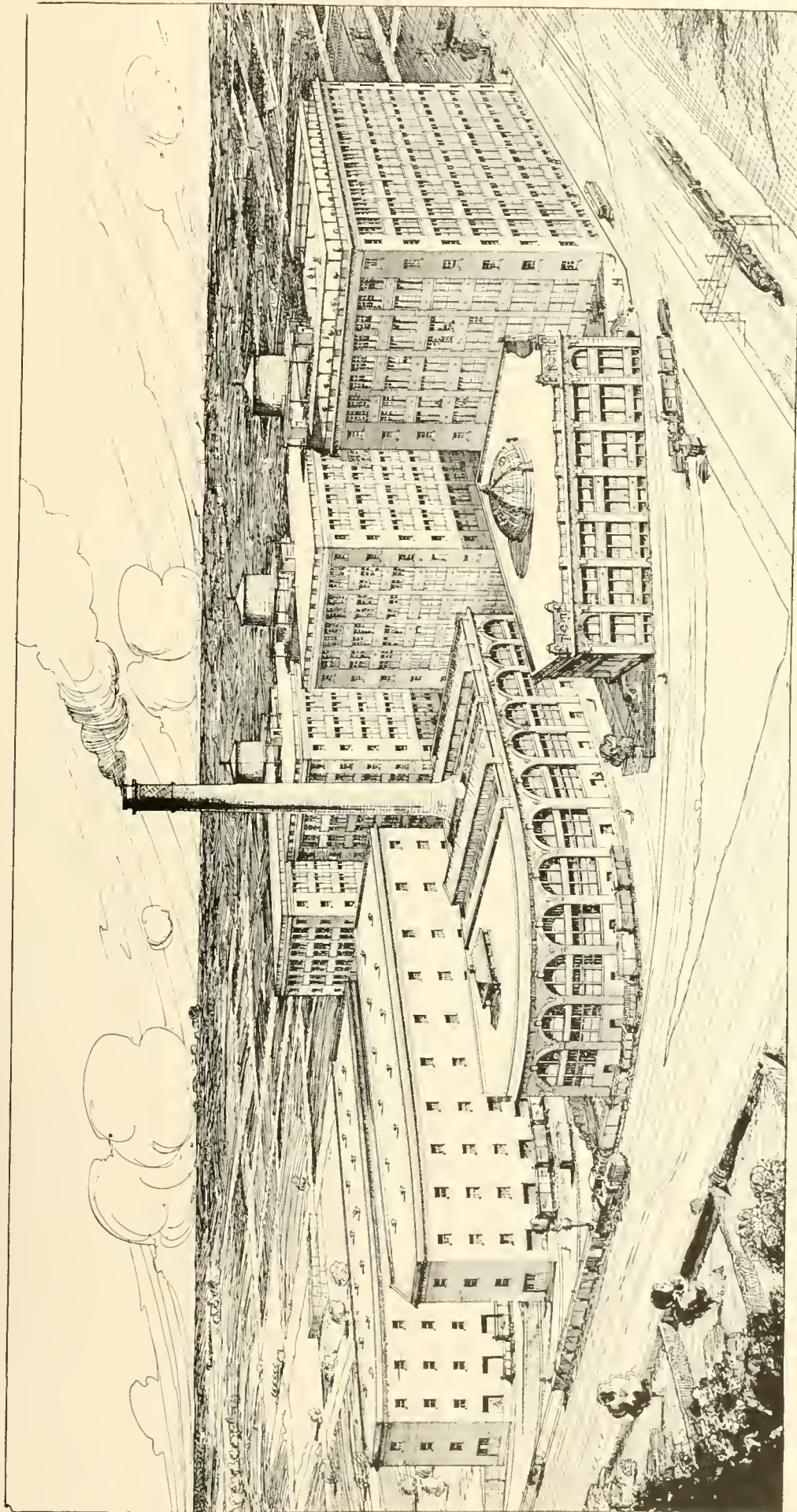
The site selected for the new plant is an admirable one. It will practically have the benefit of four railroads—the Pennsylvania, the Lackawanna, the Susquehanna and the Erie. This means facilities for the shipping of the products to all parts of the country.

The growth of tobacco culture in the United States is especially interesting, and includes the improvement of domestic filled tobacco through the introduction of the Cuban seed-leaf industry into the Southern States and into Ohio; the introduction and supervision of the bulk fermentation process of Ohio; the completion of the experiment for producing a shade-grown wrapper tobacco in Connecticut which will meet trade requirements; improving the fire-cured types of shipping tobacco in Virginia, and extensive improvements in the culture in New York, Pennsylvania, Maryland, Wisconsin, Kentucky, and Tennessee. Tobacco farms are most paying investments for the farmers, and statistics show that they are growing in value at the rate of \$75,000,000 annually. This increased value is invested better than in bank deposits or even in gilt-edged bonds of private corporations.

The growth of tobacco is becoming a great study with the farmers of the United States. In 1893, the first year of the state system of farmer's institutes in Maryland, the officers of the state experiment station advocated the use of crimson clover as a preparatory crop for tobacco, and the general opinion held with regard to such a practice was that it was ruinous to the crop. The station teaching, however, took root, and in addition to crimson clover, which is now quite frequently grown in this connection, cowpeas are also used as a preparatory crop for tobacco. In Connecticut the growers have generally adopted the methods of fertilization for tobacco which the station tested and advocated.



PIERRE LORILLARD, SR.



P. LORILLARD & CO.'S NEW MARION PLANT

ONE OF THE LEADING INDUSTRIAL EXHIBITS OF JERSEY CITY OF TO-DAY



THOMAS J. MALONEY, *President.*

2,124,000 pounds, and the Fiji Islands the balance. The production for South America, especially Brazil, is largely understated, because domestic consumption is unknown. There are no statistics for China, Persia, Central America (except Guatemala), the West Indies (except Cuba and Porto Rico), and several less important tobacco-growing countries.

In 1906, there were 796,099 acres of tobacco-growing land in the United States, with an average yield per acre of 857.2 pounds, and a production of 682,428,530 pounds at an average price of ten cents per pound. The domestic exports of unmanufactured tobacco were 340,742,864 pounds, and the imports 40,898,807 pounds.

The states producing tobacco are New Hampshire, Vermont, Massachusetts, Connecticut, New York, Pennsylvania, Maryland, Virginia, West Virginia, North Carolina, South Carolina, Georgia, Florida, Ohio, Indiana, Illinois, Wisconsin, Missouri, Kentucky (which leads them all), Tennessee, Alabama, Mississippi, Louisiana, Texas and Arkansas. These states had a tobacco-growing area in 1907 of 820,800 acres, with an average yield per acre of 850.5 pounds and a production of 698,116,000 pounds at an average price of 10.2 cents per pound.

The firm of P. Lorillard & Co., which handles so large a percentage of this enormous tobacco crop, is probably the leading industry in Jersey City, and has done more to advertise Jersey City in the markets of the world than any manufacturing industry that was ever located here. It furnishes employment to a large army of operators, both male and female, who are paid good wages, and is the means of keeping many families in Jersey City, who otherwise might move away in order that the wage-earner might find employment for their support. Its policy has always been a liberal one with its employees, and special privileges will be granted them in the new plant in keeping with the modern theory of providing for the health of the artisan. The plant which is now building is a model of its kind, and will prove a valuable acquisition to the ratables of Jersey City. The city may justly feel proud of so world-famous and liberal a firm as is this one.

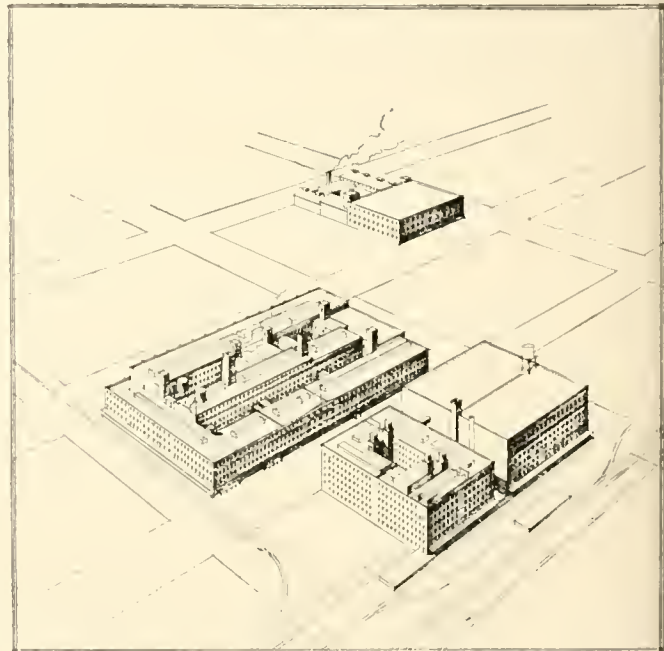
The tobacco crops of the world, for the year 1906, which was an average year, showed a grand total of 2,201,191,000 pounds. Of this crop North America produced 754,790,000 pounds, which was divided into the United States, including Porto Rico, 690,429,000 pounds; Canada, of which Ontario and Quebec were the main provinces, 11,432,000 pounds; Cuba, 28,629,000 pounds; Guatemala, 1,300,000 pounds, and Mexico, 23,000,000 pounds.

South America produced 103,717,000 pounds, divided into Argentina, 31,000 pounds; Bolivia, 3,000 pounds; Brazil, 52,095,000 pounds; Chile, 6,000,000 pounds; Ecuador, 122,000 pounds; Paraguay, 10,000 pounds, and Peru, 1,500,000 pounds.

In Europe, with a total of 623,543,000 pounds, Austria-Hungary, including Bosnia-Herzegovina, is the largest producers with 187,253,000 pounds, and the other producing countries are Belgium, 15,001,000 pounds; Bulgaria, 8,638,000 pounds; Denmark, 340,000 pounds; France, 36,416,000 pounds; Germany, 70,374,000 pounds; Greece, 11,000,000 pounds; Italy, 15,605,000 pounds; Netherlands, 1,500,000 pounds; Roumania, 9,994,000 pounds; Russia, 162,020,000 pounds; Serbia, 2,379,000 pounds; Sweden, 2,663,000 pounds, and Turkey, including Asiatic Turkey, 100,000,000 pounds.

British India leads Asia with 450,000,000 pounds, the Dutch East Indies, including Borneo, Java and Sumatra, has 109,251,000 pounds, the Japanese Empire, including Japan and Formosa, 90,118,000 pounds, and the Philippine Islands, 46,800,000 pounds, making a total for Asia of 696,169,000 pounds.

There was produced in Africa only 20,847,000 pounds, which was divided into Algeria, 11,668,000 pounds; British Central Africa, 413,000 pounds; Cape of Good Hope, 5,000,000 pounds; Mauritius, 13,000 pounds; Natal, 103,000 pounds, and the Orange River Colony, 650,000 pounds. Oceania furnished 2,125,000 pounds, of which Australia, including Queensland, New South Wales and Victoria, produced



OLD JERSEY CITY PLANT.

The Merchants' Refrigerating Company of New Jersey was organized in 1901 and began business the following year. The enterprise was a success from the start, although the house provided an additional 3,500,000 cubic feet of cold storage and freezing capacity for the metropolitan market.

The warehouse and plant occupies the entire block bounded by First, Second, Warren and Provost Streets, Jersey City, and the company owns another block adjoining to provide for future additions when necessary. Its chief business is cold storage and refrigeration, and the principal articles stored are butter, eggs, cheese, poultry, meats and fruits. The officers are: William Wills, president; James E. Nichols, vice-president; James Wills, secretary and treasurer; Frank A. Horne, assistant secretary, William R. Foster, manager, and William Wills, James Wills, James E. Nichols, William Brinkerhoff, F. W. Woolworth, Warren Cruikshank and George G. DeLacy, directors. The corporation is a member of the Board of Trade of Jersey City.

giving a total floor area of 392,000 square feet, and it takes 2,5000 carloads to completely fill them. Each room is capable of holding 30,000 tubs of butter or 30,000 cases of eggs, both of which products are kept for many months in these warehouses before they are put on the market. The rooms are all kept at a temperature below zero, which totally precludes the possibility of any deterioration or decomposition.

In conjunction with the cold storage warehouse the Merchants' Refrigerating Company operates a mammoth ice plant, which allows for the manufacture of one hundred tons of ice a day, made from filtered water. The company furnishes employment to over a hundred hands, and is recognized as one of the leading commercial corporations in the city, having located here on account of the exceptional transportation facilities. This location was not decided upon in haste, but only after a careful study of the situation and a comparison with several other sites that had been



The Jersey City warehouses are of steel, concrete and brick construction, and have terminal railroad connections with the Pennsylvania Railroad and switching arrangements with all other roads. The company is closely affiliated with the Merchants' Refrigerating Company of 161 Chambers Street and 35 North Moore Street, New York City, another successful concern in the same line, operating warehouses in New York with 4,000,000 cubic feet of cold storage space.

On the north side of the Jersey City warehouse are track facilities for unloading ten cars at a time, and it is no unusual thing to see them tested to their full capacity. The contents of the cars are unloaded on small trucks and transferred into the warehouse directly. Twenty-eight cars have been unloaded in one day, and not a day passes when half that amount is not cared for. The produce is carried to various parts of the massive warehouse by eleven spacious elevators, which are at work the major portion of the day.

There are twenty-eight rooms, each 70 x 200 feet in size,

presented for consideration.

So firmly was the company convinced of the wisdom of its selection that although it had no intention of constructing but one building for several years, it purchased two complete blocks of ground, and is now prepared for the addition at any time of another warehouse building of the same size and character as the present plant. At the rate that the business is now increasing, this addition will soon become a necessity, and it is said that plans have already been prepared for its construction. The officers of the company are as enthusiastic in singing the praises of Jersey City as are the oldest residents, and have great faith in the city's future. The establishing of plants of this nature in Jersey City means much for the future commercial prosperity of the city, and is an evidence of its great desirability as a warehouse centre. It is only a question of a few years when much of the lower portion of the city north of the Pennsylvania Railroad will be given up to plants of this character.

One of the largest warehouses in Jersey City is that of the Great Atlantic and Pacific Tea Company, which company was established in 1859, and incorporated in 1901. Its capital is \$2,100,000 and its officers are George H. Hartford, president; John A. Hartford, vice-president; George L. Hartford, treasurer and Edward V. Hartford, secretary. Mr. George H. Hartford has been connected with the business since its establishment. The main office of the company is at West and Vestry Streets, New York City, and it has over three hundred branch houses in all the principal cities in the United States. Its products are teas, coffees, spices and groceries.

The company has made a thorough study for almost half a century how to cater direct to the masses, and save them

exchange or refund the money and pay all expenses. Upon these conditions one runs no risk in trading at the A. and P. stores. Every article is guaranteed absolutely pure, full weight, lowest prices and best on the market. A satisfied customer is their best advertisement. With their three hundred branches and over five thousand wagons they can afford to sell better goods for less money than smaller concerns. No individual store can compete with them. They buy by the car-loads for cash and sell for cash, thus making no bad debts. Their business is strictly co-operative.

The entire management of this gigantic chain of grocery stores is directed from the company's new plant in Jersey City, at First, Bay and Provost Streets. This has only



all intermediate profits between producer and consumer. They can conscientiously say that they have been successful. Since the establishment of the Great Atlantic and Pacific Tea Company in 1859, it has saved the people of the United States millions of dollars in the articles of teas, coffees, baking powder, extracts, spices and grocery specialties. When the company was established, teas and coffees were a luxury; now they are articles of necessity in every household in the United States. The company is now supplying all kinds of pure groceries to the masses at prices from twenty-five to forty per cent. cheaper than they can be procured elsewhere, and there are no short weights.

All goods sold by the company are guaranteed to give the best satisfaction; if not, they will take them back and

recently been completed at a tremendous cost. The building is a perfect example of the latest reinforced concrete type, occupying an entire block, and is the only plant of its kind in the world. Not a stick of wood was used in its erection, which is a monument of architectural construction. Thousands of sprinklers are distributed throughout the floors, which automatically emit streams of water if the temperature of the floor rises to a height that only a fire can produce. This makes the building absolutely fireproof, placing the insurance rate at the minimum rate.

The company also owns the adjoining property, where it will add to its plant, making it twice its present size. The power house which supplies all the electricity for lighting, elevators and the running machinery is opposite the plant.

A. Lincoln West, the proprietor of the works bearing his name, known as West Pulverizing Machine Company, whose extensive plant occupies the entire block at Pollock and Mallory Avenues and the Central Railroad of New Jersey, at Jersey City, was born near Trenton, N. J., January 28th, 1863, and attended the public schools, his early years being spent on a farm. When a boy he was employed four years in the City Clerk's office of Trenton, and at sixteen years of age became apprenticed to the machinist trade, learning the business in all its branches.

At the age of twenty-one he started in business for himself in a very small way and about eight years ago moved to Jersey City, where he started the erection of the present plant. The business since that time has constantly increased, until at the present the machinery manufactured is shipped to all parts of the continent. The specialties of manufacture are pulverizers for cement, quartz, graphite, and a full line of rolls, washers, and other machinery used in the manufacture of rubber. Since the recent discovery of the value of Guayule rubber, he has made large shipments of machinery to Mexico for this purpose.

The plant is equipped with the most modern machine tools, having the largest capacity in this part of the country, and is prepared to do the heaviest kind of work in all departments. Complete equipments are furnished for all kinds of cement manufacturing plants, and there are mills for all materials, plain and continuous feed and discharge cylinders, porcelain linings and flint pebbles.

Mr. West recently closed a contract at Gouverneur, New York, with the International Pulp Company of that place for the entire equipment of pulverizing machinery for the manufacture of talc being erected there by this firm.

The name of West is of English origin. Among the nobility is the house of Delaware founded by Thomas West, who was a member of Parliament as Baron West in 1342, and the eleventh in succession from the founder

of the line was Thomas West (Lord Delaware), who was governor of Virginia and from whom the Delaware river and bay were named. Wests were early settlers of Virginia and South Carolina and were prominent there.

Matthew West, who came from England in 1636, located at Lynn, Massachusetts, afterward going to Rhode Island. His fourth son was Bartholomew, who married Catherine Almy of Rhode Island in the year 1650. They moved to Monmouth County in the year 1666 and were among the founders of the new settlements that took the name of Shrewsbury and other well-known names. Bartholomew West was a member of the first Assembly of East New Jersey which met December 14, 1667. He died about the year 1692. Their son John West married Jane Wiggs at Shrewsbury October 15, 1694.

His oldest son, Bartholomew, married Susanna Shinn of Burlington County, October 5, 1727, and located on a farm northwest of Allentown, N. J., now Washington township, Mercer County. He died during the War of the Revolution of smallpox contracted from his son William who had caught this disease from the British at New Brunswick, N. J., which developed after his escape from them.

This son William, the youngest child, born 1750, married in 1778, Anne Stout, daughter of John and Margaret Taylor of Middlesex, Monmouth County. She was a great-grand daughter of Richard Stout, the first English settler of New Jersey, whose wife was Penelope (Van Princess) Stout, the "Dutch Lady" whose most remarkable escape from death by shipwreck, and the fearful wounds inflicted by Indians who thought they had killed all the passengers who had escaped, is the most interesting incident in the early history of New Jersey. William West before his marriage had some stirring adventures with the enemy, being imprisoned and held at New Brunswick, escaping in the night, carrying home the germs of smallpox resulting in the death of his father as already stated. Their family consisted of nine children and their descendants are very numerous in Mercer County, New Jersey.

Their youngest son Joseph Lippet West, born November 14, 1798, married Ann Pearson, great-great-grand-daughter of the Robert Pearson who came from England in 1681.

James Gordon West, the second son of Joseph Lippet West and Ann Pearson West, married Martha McKean Hutchinson, daughter of Abram R. Hutchinson and Ann Robbins Hutchinson of Hamilton Square, New Jersey, December 31, 1851. He was an honored and influential resident of Hamilton township, Mercer County, New Jersey, being elected the first mayor of Chambersburg, a suburb of Trenton, and was one of the incorporators and first trustees of Hamilton Avenue M. E. Church. He was twice elected to the New Jersey legislature in 1863 and 1864, was a



A. LINCOLN WEST.

prominent builder and an ardent member of the Republican party. This branch of the family of the Wests is noted for their staunch patriotism and prominent as men of affairs.

The Forty-sixth British Regiment during the War of the Revolution, has in its possession a family bible taken from Stephen West, Jr., which contains many entries of births, deaths, etc., of the Wests and some notes made of hard winters and deep snows. The Forty-sixth Regiment have called it, and still call it the Washington Bible. They prize it highly and have carried it with them during all their travels. They had been told that George Washington had been obligated on this bible in some of the degrees of Free-masonry.

Mr. A. Lincoln West is the fourth child of James Gordon West and Martha McKean Hutchinson.

To say that Collins, Lavery & Co. have furnished the lumber for the New York Stock Exchange, the New York Maritime Exchange, the Metropolitan Museum of Art, the New York Public Library, the Jersey City Public Library, the Jersey City City Hall, the Peoples' Palace of Jersey City, the Harvard Club of New York, the Columbia University of New York, the Horace Mann School of New York, the Fourth Regiment of New Jersey Armory of Jersey City, the Seventy-first Regiment Armory of New York, the Trenton Armory, the New York Custom House, the St. Regis Hotel of New York, the Prince George Hotel of New York, the New York Clearing House, the Metropolitan Building of New York, the Pennsylvania, Lackawanna and Erie ferry-houses, C. R. R. of New Jersey ferry-house, New York, P. R. R. terminal 32nd Street, New York, Hudson terminals, Brooklyn Bridge extension, Chelsea

customers been kept waiting by reason of failure to deliver orders.

The system of storing lumber in the yards is so arranged that every piece is known. In these times, when \$500,000 buildings are as common as \$10,000 structures were a few years ago, this is one of the most essential factors of the success of a modern business concern, and by this feature alone the customers of Collins, Lavery & Co. have increased in number three-fold since the present extensive building and construction operations in New York and Jersey City began, requiring that lumber and timber be delivered during the hours of the night as well as in the day-time. The company has a private telephone line from New York connecting all departments. Five trunk lines are kept busy at all times.

The business was established in 1893, and was the first in



COLLINS, LAVERY & CO. YARDS, COMMUNIPAW AVENUE.

piers, McAdoo tunnels, Essex Troop Armory, Newark, Naval Brigade Armory, Brooklyn, Museum of Fine Arts, Boston, West Point Riding Academy, Masonic Temple, Brooklyn, City Investing Building, Title Guarantee and Trust Building, Hammerstein's Victoria, New York, Hippodrome, New York, and scores of other equally important buildings, gives some idea of the scope of the business done by this prosperous Jersey City firm.

And yet it gives but a faint idea, for the business done by this firm cannot be told by words. The wonderful building development in New York City and vicinity during the past few years has taxed the capacity of the plant to its utmost, but by careful and attentive business management it has succeeded in coping with the demand, and in no case have

this section of the country to apply electricity to the running of a saw- and planing-mill. The officers are David B. Collins, president; George C. Lavery, vice-president, and James L. Nobel, secretary. Their New York office is at 32 Cortlandt Street.

Early in 1907 a factory for the manufacture of packing boxes was added. The company achieved success in this line equal to their success in the lumber business.

The plant, which is located at Communipaw Avenue just east of the main line of the Central Railroad of New Jersey, covers an area of about ten acres, and the product is lumber and timber. They also deal in white pine, spruce and hemlock, with hardwoods and rift-grain flooring a specialty. The firm is a member of the Board of Trade of Jersey City.

The business of Mead Johnson & Company, manufacturing chemists, affords another instance of rapid manufacturing progress made in Jersey City within the past decade.

Mr. E. M. Johnson, the founder and principal owner of the above business, retired from the well known pharmaceutical house of Johnson & Johnson of New Brunswick, N. J., about ten years since, coming to Jersey City to take up the manufacture of a number of chemical products he had been previously experimenting with. Establishing his laboratory in the three story building at 81 Steuben Street, he began the business which quickly outgrew its quarters, calling for additional room which was obtained in an adjoining building which in turn was outgrown. Having by this time learned the physical and mechanical requirements of his business, Mr. Johnson began planning a suitable and permanent shelter for an extensive business. The culmination of these plans is seen in solid, commodious and perfectly equipped laboratory illustrated herewith, 50 x 150, and located at Bergen and Kearney Avenues.

The products of the laboratory are high-class pharmaceuticals and chemicals and certain important biological products which the firm controls and which are fast making it famous as originators and manufacturers of scientific articles. The preparations of this firm are made for physicians use only, hence are little known to the general public.

For many years this company has given special attention to the production of vegetable digestive ferments. Its success is perhaps best measured by the present extensive use of its products by the medical profession.

The Safety Car Heating and Lighting Company, which has its large storehouse at Erie and 11th and 12th Streets, was organized May 5, 1887. The general offices are at 2 Rector Street, New York City, and the officials are :

Robert M. Dixon, president; Randolph Parmly, vice-president; D. W. Pye, vice-president; C. H. Wardell, treasurer and assistant secretary; I. P. Lawton, secretary and assistant treasurer.

The phenomenal success of this company is best shown by the extensive use of its car heating equipments, and the almost universal adoption of Pintsch Gas as a car lighting medium throughout the United States and Canada.

Realizing the advantageous shipping facilities offered by Jersey City, the company located a small storage accommodation at No. 167 First Street in 1889. The need for more space made necessary the removal of the plant to Grove and Tenth Streets, where half a block was occupied, and in 1898 the enormous increase in business necessitated the occupation of the present plant at Erie and Eleventh Streets, where three three-story buildings were erected, taking in two-thirds of this block. The interiors of these buildings have been fitted up to meet the requirements of a modern storehouse in which is stored much of the material required for the equipping of cars and the maintenance of the company's eighty-one Pintsch Gas supply plants in America.

The history of this immense business is a repetition of the story of the small beginning. When the company first organized to introduce the Pintsch system started its work, the railway cars of the country were lighted, almost without exception, by the use of oil lamps which, while economical as far as the cost of oil was concerned, necessitated a large expense for maintenance and replacing of ruined carpets and upholstery.

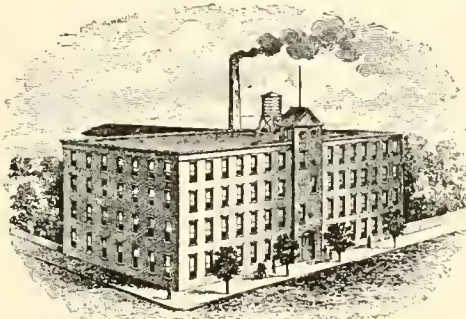
During the past ten years, various attempts have been made to present the vegetable digestive ferments (especially those found in the Carica Papaya) in usable form to the medical profession, but these products have fallen far short of representing the possibilities of this combination of enzymes, being open to the serious objections which attend crudeness of manufacture, such as weakness and uncertainty in digestive action, and being hygroscopic and unstable, faults incidental to their having been treated as a side issue by large manufacturing concerns, instead of being made, as they should be, the subject of an exclusive business and study, as no field in pharmacy is broader than that which is offered here.

The perfecting of the process for refining the ferments of the pig, which has required nearly fifty years to complete, was in comparison an easy task.

Caroid is the final result of a prolonged and intelligent study of the various methods employed in the growing of ferment yielding plants, and in insulating and refining vegetable ferments, a work which the members of Mead Johnson & Co. were especially

qualified to take up, as their experience in this line has covered nearly the whole period since the subject was first introduced by Wurtz and Bouchut.

Caroid has all important qualities of acting energetically upon all food, especially upon proteids and fats, in either an acid, an alkaline, or a neutral medium, and where the quantity of liquid is small as ordinarily exists in the human stomach. The company is a member of the Board of Trade of Jersey City.



MEAD JOHNSON & COMPANY.

It meant vim and vigor in all departments of a good organization to so present its new light to the railroad interests as to secure for it even the small recognition which was at first accorded. So the early days in this company were not unlike those experienced by many another, but Pintsch light had winning qualities and the company an efficient staff of officials, so that each year brought a broader adoption of the system until it became, as it did about ten years ago, the almost universal standard for car lighting in the United States and more recently in Canada. The company has sold over 36,500 equipments in the United States, Canada and Mexico, and the system has been installed on over 165,000 cars throughout the world.

But the Pintsch system of to-day is not the Pintsch system of twenty years ago. From a flat-flame lamp giving 33 candles—which represented a very great improvement over all oil lighting—there has been perfected a mantle lamp to give an illumination of 99.5 candle power. From the old flat-flame lamp, consuming 3.2 cubic feet per hour, there has been developed this mantle lamp consuming only 2.125 cubic feet per hour, and, withal, giving a three-fold greater illumination.

From the severely plain fixture of twenty years ago there has been evolved, and made possible by new methods, fixtures of real artistic worth, in perfect keeping with modern interior car finishes.

This company's axle-driven dynamo system of electric lighting, a product of sixteen years' experience, is now operating successfully on leading roads.

In the heating department the company also has the same record for good work, 160 railroads having applied to 20,500 cars the following systems: Controllable direct steam and hot water, or where pressure is not desired, the Thermo-Jet system.

The New Jersey Paint Works, located at the corner of Wayne and Fremont Streets, Jersey City, and of which Mr. Harry Louderbough is proprietor, was established in 1889.

Mr. Louderbough had been formerly employed with the C. A. Woolsey Paint and Color Company, and in starting his new industry had a very wide and extended experience in the sale and manufacturing of paints for house and marine purposes. Their brands of paints known as "New Jersey" Pure Linseed Oil Paints and "New Jersey" Copper Paints and Anti-corrosive and Anti-fouling Composition have a large market.

One of the most difficult problems ever presented in connection with shipbuilding has been that of manufacturing a successful paint to protect the submerged bottom of iron vessels. Rust is a natural enemy of iron, and salt water increases its enmity to a very great extent, so that the

specialty in the paint line, and to-day one of the largest and most successful producers is the New Jersey Paint Works, whose productions are now sold all over the world. In their foreign introduction labels in seven foreign languages are used.

The company's trademark, registered in the United States Patent Office, is a copy of a photograph of a board having one end painted with "New Jersey" Copper Paint, and placed in the water at Port Royal, S. C. for five months. Upon the unpainted end can be noted the ravages of the salt water worm so destructive to wood, and also the large number of barnacles that have fastened upon it. Attention is called to the splendid condition of the painted end, where "New Jersey" Copper Paint was applied.

In testimony of this Mills Edwards, master of the schooner *Florence Shay*, says: "The board here represented was



making of a paint that will remain hard under water and possess tenacity enough to contend against the incessant friction, and thus check the ravages of rust, is no easy matter. After the applications of such an anti-corrosive paint comes the difficulty of producing an anti-fouling paint for the second coat. This, it is conceded, must be poisonous in nature, but without harming either the under coat or the iron.

Equally difficult with these problems is that of manufacturing an anti-fouling composition to protect the bottom of wooden vessels. Many poisonous ingredients were tried from time to time, until some years ago copper oxide began to gain favor and to-day it is generally used. If properly manufactured it gives the results desired, but out of the many manufactured copper paints only a few have obtained any degree of success. Marine paint production has become a

placed in the water at Port Royal, S. C., by me, and left in the water five months. The painted end was as good as when it was placed in the water."

The New Jersey Paint Works, in the twenty years of its existence, has not only become one of the leading manufacturing industries of Jersey City, but has likewise become famous throughout the world, for its products are sold in every country to which the ships of commerce go. Mr. Louderbough gives the business his personal attention, and although connected with other enterprises, both commercial and financial, considers this his first charge, and spends much of the business day at the factory. The productions are absolutely the best, and hence the success attending their introduction and sale has been remarkable, for no other copper paint has ever received such a rapid introduction. Its guaranteed quality has made it greatly liked.

Of the many varied lines of manufacturing corporations in Jersey City, none is more prominent in its line than Truslow & Fulle, Incorporated, manufacturers of high-grade corks and cork specialties for prescription and pharmaceutical purposes, and the largest independent cork factory in the United States outside of the trust, with factories at Washington and Morgan Streets. The company was formed originally in 1896 by co-partnership of E. L. Truslow and Chas. A. Fulle which terminated 1901, when same was incorporated under the laws of the state of New Jersey. Mr. E. L. Truslow's one half interest was taken over in 1905 by Mr. Chas. A. Fulle who now owns the corporation.

In 1904, realizing the great advantage to be gained by the fact of being located in Jersey City, the company removed to the present address. Its officers are Charles A. Fulle, president; J. Henry Fulle, vice-president and Henry F. Stowe,

secretary and treasurer. The company is a member of the Board of Trade of Jersey City.

The successful growth and development of this concern has been marked. They employ over two hundred operators, are equipped with modern, up-to-date machinery and cater only to the high grade pharmaceutical, proprietary and drug trade, who use the highest grade of prescription corks, which are cut from the best grade of Spanish, Portuguese and Algerian corkwood, all of which is imported direct by them from the forest of these countries.

The plant is situated on the line of the new Hudson River tunnel, the opening of which will enable them to have practically all of the advantages of a location in New York City. It is one of the representative industries of Jersey City, and so extensive has become its business that its fame



TRUSLOW & FULLE, INC.

has travelled to all parts of the world.

The Boynton Furnace Company, sole manufacturers of Boynton's furnaces, ranges, hot water heaters, steam heaters, etc., was established in 1849, and since that time has held a high place among the leading manufacturing industries in Jersey City. The company, which has been located in the Lafayette section of Jersey City ever since it has been engaged in business, was incorporated November 4, 1908, under the laws of the State of New Jersey, with a capital stock of \$400,000, divided into 4,000 shares of a par value of \$100 each.

Two years subsequent to its original incorporation in 1886 the buildings which compose its present extensive plant on Pacific Avenue were erected. During the last ten years the business has increased more than fifty per cent. and its products are now specified in many of the largest buildings in the United States, while many of the furnaces, ranges and heaters are also shipped to foreign countries. The eastern offices of the company are located at 106 West Thirty-seventh Street, New York City, and the western offices are at 147 and 149 Lake Street, Chicago, where J. H. Manny and C. E. Manny are the managers.

The officers of the company are E. E. Dickinson, president and treasurer; S. A. Swenson, vice president; C. M. Benedict, assistant treasurer and William Ritchie, secretary. These officers are also the directors of the company. Richard Rouse, Jr. is general superintendent of the manufacturing department at the Jersey City foundry. The company is a member of the Board of Trade of Jersey City.

The low pressure system of steam heating has long been in favor, and its merits are well known, costing somewhat less than hot water circulation. It is adapted for residences as well as any other class of buildings, and when properly installed is a very satisfactory apparatus. The methods employed are by direct, direct-indirect and indirect radiation,

all of which have their advantages when intelligently applied. Thousands of testimonials testify to the superior merits of the Boynton apparatus.

Hot water circulation is a delightful method of heating, and is considered by some authorities the ideal system. The Boynton hot water heaters are in successful operation in many residences, schools, hospitals, churches, hotels, apartment houses and greenhouses. They are economical in the consumption of fuel when properly designed, simple and effective. The company's long experience in this line of business has been attended with phenomenal success, and having the best practical engineering talent, they are in a position to advise intelligently.

One of the most essential things in relation to a heating job, either steam or water, is the prime necessity of ample chimney flue capacity. It requires but very little knowledge on the part of the fitter or engineer to decide whether or not the chimney flue to which the boiler may be connected is of proper size and height. The question of fuel economy is one that depends to a great extent on the chimney flue, therefore, it behooves the owner and contractor to give the size and shape of the chimney flue the most careful consideration.

Occasionally the heating contractor meets a very favorable draft condition, with the result that it is good judgment to reduce the grate area of the boiler. Boynton sectional boilers admirably adapt themselves to this provision, and when the heating contractor wishes, bridge-wall sections are furnished which reduce the grate area.

Combination heating apparatus comprises the excellent characteristics of both the warm air furnace and the hot water heater. It makes possible a greater range of work with the former and maintains the excellent provision for introducing fresh air.

The manufacture of oil barrels and hogsheads as now carried on by J. J. O'Connor at his factory in Morgan Street is one of the pioneer industries of Jersey City, and was started thirty-five years ago by T. O'Connor & Son, which firm began business in a small plant that covered but one lot at Sixteenth and Erie Streets. The comparison between that small plant and the present great industry is the best evidence of the growth of the business, which has increased steadily until it is now one of the leaders in its line in the United States, and known from Maine to California.

As the business grew, the plant was moved to Washington and First Streets, where they leased an entire block, and when a few years ago the demands of the railroads made necessary another change, a location was found at Morgan and Greene Streets, with five lots on First Street. This is now the main plant, and a branch office at Philadelphia takes care of the Pennsylvania and Delaware trade, while a European branch has been established at Liverpool, England.



WAGON WITH SHOOKS FOR AFRICA.

It is from the European branch that the business is done with South Africa, for Mr. O'Connor has a large South African trade, which has increased greatly during the past few years. It is not generally known that the hogsheads that are used in South Africa are made in Jersey City, but such is the case. They are put up here in shooks, with nine

hogsheads to each shook, and shipped to Liverpool, and thence to South Africa. All hogsheads were formerly shipped in sections and put together in Liverpool, but this has all been done away with, and the work all done in Jersey City.

Mr. O'Connor was born in Ireland fifty-one years ago and came to this country at an early age. He has made a life-study of the manufacture of oil barrels and hogsheads. He is a member of the Board of Trade of Jersey City, and an earnest advocate of any measure

for the improvement of the city or tending towards its proper recognition among the great cities of the United States. As an old resident of the city, he is proud of its merits and advantages.

The Alphaduct Company was incorporated under the laws of New Jersey in 1902 to manufacture Alphaduct conduit, a flexible tube used for the protection of electric wires, and made of non-metallic fibre and insulating compounds. The manufactured product conforms to the rules and regulations of the National electric code for use under the rules and requirements of the National Board of Fire Underwriters, and is regularly inspected and approved at the Underwriter's laboratories.

The company started business in New York in 1902, but its annual increase in business averaging over fifty per cent., it soon found that its plant was too small, and in 1905 moved to its present location at 134, 136 and 138 Cator Avenue, Jersey City. The officers are Russel Dost, president; Courtney Hyde, secretary, and J. T. Monell, treasurer.

The Alphaduct flexible conduit tubing, which is included in the list of approved electrical fittings by the Underwriters' National Electrical Association, is carefully restricted in manufacture to the most approved materials. Alphaduct possesses the

greatest flexibility, due to its special construction, and is successfully used in hard places where other tubes fail. It is the easiest to fish and the handiest to work.

Alphaduct's interior lining—the "white inside" as it is termed by the trade—is of smooth, hard-finished cotton duck, lubricated with soapstone to make it perfect for the easy entrance of the wire. It gives greatest protection from moisture since its construction encloses the fibre special and jacket in waterproof compounds. It is the highest achievement in the art of interior conduit construction, and its manufacture is protected by letters patent.

In the short time in which the company has been engaged in business in Jersey City, it has become one of the city's leading industries, and an important factor of its manufacturing life. The product which it makes has a peculiar field, in that it is the only tubing which the Underwriters

will allow to be placed in certain classes of buildings, as a result of which it has an exceptionally large trade in those lines. The officers all have great faith in Jersey City.



THE ALPHADUCT COMPANY.



ARTHUR L. PERKINS.

The Arthur L. Perkins Company, dealer in plumbers' supplies at 283 Warren Street, traces its origin to Otis K. Dimock, who established the business on Maiden Lane, New York City, in 1881. Under this name the business was continued successfully for ten years, and in 1891 was removed to 80 John Street, New York, and the firm name changed to the Dimock & Fink Company. It continued there for a few years in a small way, but the opportunity presenting itself to secure a factory in Jersey City, it seized it at once, well knowing the wonderful advantage for a manufacturing concern on this side of the Hudson River as compared with New York City.

The confectionery firm of William Loft & Co. having failed in 1897, the five story factory building at 283 and 285 Warren Street was placed on the market, and the company secured it without delay. They made several alterations necessary in the nature of their business, and put in a complete stock of supplies for steam plumbing for mills and steamships, adding several pipe machines and everything necessary for the proper execution of sketch work. The territory was greatly extended, and several traveling salesmen were employed throughout the adjoining states.

The result was almost immediate. The business rapidly grew until it broke even the records that had been anticipated by its projectors. It has continued to grow steadily since that time until it has now become the largest concern of its kind in New Jersey. In 1890 Mr. Perkins purchased from the Dimock & Fink Co., which still continues business in New York and New Rochelle, this Jersey City portion of their business, but retained the interest which he had in the old concern, and the business was continued in his name until 1907 when he formed a stock company known as the Arthur L. Perkins Company.

The officers of the present corporation are Arthur L. Perkins, president and treasurer; Chas. Weller, vice-president and Robert E. Bell, secretary, the stock all being held by Mr. Perkins and a few employees who have been associated with him for several years. Mr. Perkins resides at 18 Howard Place, Jersey City, and is a member of the Board of Trade of Jersey City. The corporation is one of the most public spirited in the city, and its president and officers are always ready to do whatever is in their power to advance the interests of the city or to make its fame known throughout the United States. Its trade is rapidly increasing, and the orders are coming in so fast that if the increase continues at the present rate, it is not at all improbable that an additional building will have to be provided in the near future. Mr. Perkins gives his personal attention to the business at all times.

The H. C. Reese Company, lace curtain refinishers, of Palisade and Laidlaw Avenues, was established in 1867, and is the only concern of the kind in Jersey City. A. W. Reese is president and G. W. Reese is treasurer. The firm has attained a reputation of high merit throughout the country, has been doing extensive business with all the leading dry goods houses, as well as the leading hotels in New York City and vicinity and other sections of the country, and is recognized as leader in the trade. It also caters to private trade and has established no small reputation in this line.

It renovates exclusively lace curtains, fine laces, panels, portieres, silk draperies and curtains, and employs high-class lace menders. It has recently completed extensive alterations to its plant, thereby greatly enlarging its facilities, in order to be able to cope with the steadily increasing business in hotel and private work. The firm is a member of the Board of Trade of Jersey City. The fact that this is the only business of its kind in the city is but one reason for its enormous trade.



H. C. REESE CO.

THE RIEGEL SACK COMPANY has been established in business at the northwest corner of Washington and Morgan Streets, Jersey City, New Jersey, since 1900. Its line of manufacture forms one of the city's unique industries, and its plant comprises a large brick four story and basement building, wherein the processes of bag making and bag printing are extensively carried on. The building is erected after the most approved plans of the mill insurance experts and is of the "slow burning" type; it is furnished throughout with automatic sprinkling devices and equipped with high-power fire pumping service and reserve water tanks and is electrically illuminated, and driven with a modern and complete set of individual motors. The "raw materials" used are burlaps and cotton sheetings. The first named fibre is woven in India whence it is directly imported by this

concern, and then made up into bags for a variety of purposes, notably for the packing of fertilizers, salt, plaster, heavy chemicals, etc. The cotton sheetings are mainly made in southern mills and are, in turn, consumed in the production of bags for an endless variety of uses and in a great range of capacities. A large proportion of the cotton cement bags used in this country are made by the Riegel Sack Company. The admirable transportation facilities of Jersey City, at the termini of all the great railroad systems of the country and the principal trans-oceanic and coast lines, gives this concern access to the chief domestic and export markets, besides affording due opportunities for the proper entry and receipt of its import business. The general offices of the company are at 261 Broadway, New York City, where a large office force is employed.

The Brunswick Laundry was established in February, 1898, at 298 Newark Avenue by Henry Siemenski, who had started in the laundry business at the age of eighteen years, and his brother, William Siemenski, who was twenty years of age when he entered the business. Although a new venture, the business grew rapidly, and the facilities of the original plant were taxed to such an extent that new quarters were secured at 318 Newark Avenue.

For a time these quarters were adequate, but it was not long before the business had once again made a change necessary and the next move was to 369 Fourth Street, where quarters five times as large as both previous plants were secured. Even these were soon found totally inadequate for the business that was increasing so steadily that an immediate change was necessary, and the owners of the business purchased four city lots at 71 to 77 Germania Avenue. Laundries were constructed which it was predicted by both the architects and the owners would be of ample proportions to take care of the increase of business for at least five years, but in two years the place was found to be too small, and plans have now been drawn to double the size of the present laundry.

The Brunswick Laundry was incorporated under the laws of the State of New Jersey in 1904, with William Siemenski as president and Henry Siemenski as secretary, treasurer and general manager, and an authorized paid-in capital of \$75,000. It is the largest starch-work laundry in Hudson County, and is equipped with the best machinery that money can buy. Fifteen delivery wagons are employed to call for and deliver work in Hudson County, and the business will demand many more in a short time. The firm is a member of the Laundrymen's National Association of America, the North Jersey Laundrymen's Club and the Hudson County Laundrymen's Club, of which latter body Mr. Henry Siemenski is the treasurer. The firm is also a member of the Board of Trade of Jersey City.

The business of the C. F. MUELLER COMPANY manufacturers of superior quality of egg noodles and the finest grades of macaroni and spaghetti, was originally started by C. F. Mueller, Sr. in 1867 at Newark, N. J., the output at that time being about 10 to 15 pounds per day which were delivered from house to house with a basket. There was no machinery used then, everything being made by hand. In 1880 the first horse and wagon was bought, it being found impossible to cover the route as before with a basket and small hand cart.

Each year was showing such a steady increase that it was found necessary to get larger manufacturing facilities, with the result that in 1890 it was decided to locate in Jersey City, this being more central, for New York and the surrounding towns were now beginning to get a demand for the goods.

Finding the desired location, a plot 75 x 168 was purchased on Boyd Avenue on which was erected a two-story and

The washing of white materials and clothes under proper conditions is one of the most important trades in the commercial world to-day, and it has been necessary for laundries to be equipped with the most modern and approved machinery, in order that the articles may be cleansed thoroughly in accordance with sanitary and hygienic laws, and delivered to their owners at the earliest possible moment consistent with good workmanship. In the rush of the present day, when the growth of commerce demands such quick returns, speed is a most necessary factor, but this

must not be so great as to sacrifice care and sanitation. Articles must first be washed thoroughly, carefully and properly, and in addition to this, machinery must be employed that will hasten this operation as much as possible.

This is the principle that has been adopted by the Brunswick Laundry, and accomplished with such success that its business has increased so rapidly that it is almost impossible to build fast enough to take care of it. The Siemenski brothers give the work their personal attention, so that each article is washed as carefully and thoroughly as though they had washed it themselves, at the same time being delivered at the earliest possible moment. There is never a disappointment on work done at the Brunswick Laundry, for it is delivered when promised, and its character is such as to insure return orders and a continuance of the patronage without question.

This result has only been attained by a careful study of the situation and the employment of all the latest mechanical devices and a skilled staff of men and women to run them. Under such conditions a business cannot fail to thrive and it is due solely to the personal care and attention that the Brunswick Laundry has become the power that it has in the laundry world. The firm is thoroughly public-spirited, and its members believe in Jersey City and are always foremost in any movement to make the city a better place to live in and be proud of, and ready to give either their time and money.

basement factory. This has been enlarged from time to time until now on this plot stands the present plant employing 125 people, covering over one acre of ground, equipped with the largest and most modern machinery, turning out millions of pounds of macaroni and egg noodles a year, requiring seventeen horses for delivery.

These goods can be found in nearly every large city in the Eastern States under the registered trade marks Mueller's Flag Brand Macaroni and White Leghorn Egg Noodles. People are beginning to realize more and more the food value there is in domestic macaroni, knowing that it is dried in well ventilated rooms on trays, placed in racks and covered when thoroughly cured, packed by clean American girls in *air*, dust and moisture-proof packages thus insuring cleanliness and purity.

C. F. Mueller, Sr. no longer has to take an active part in the business, he leaving that to his three sons, each one being assigned to the position best adapted to him.



BRUNSWICK LAUNDRY.

The only concern in the United States manufacturing exclusively high-grade milk cans is the Dairymen's Manufacturing Company of Jersey City. This company began operations in 1900 by leasing two small buildings at the corner of Warren and Bay Streets. In 1901 the business had increased so rapidly that two more buildings were required, and one year later the company purchased the half-block bounded by Warren, Bay and Morgan Streets.

Continued prosperity necessitated the building in 1904 of a five-story brick factory of mill construction, with a floor space of 35,000 square feet. During the first year of the business the sales amounted to \$76,000, and this has increased until during the fiscal year ending July 31, 1908, the sales amounted to \$336,000, which, considering the business panic, was little short of phenomenal.

The company has absolutely created a new standard in quality in the milk can market. It was the first to succeed in inducing the Western states to adopt a high grade Eastern



DAIRYMEN'S MANUFACTURING CO.

business principles, and it is largely due to his efforts and experience that the company has expanded and achieved such success outside of the metropolitan district.

The company tenders an annual banquet to its customers in January, which is attended by about three hundred guests, and is generally preceded by the annual election of the Consolidated Milk Exchange. A more representative body of milk dealers cannot be found in the United States.

pattern milk can for shipping purposes, with the result that its trademark is now well known throughout all the United States and several foreign countries as well. The factory now has a daily capacity of seven hundred forty quart cans. No cheap goods are manufactured

The officers of the company are Charles H. C. Beakes, president; John P. Wierk, vice-president; Walter R. Comfort, treasurer, and Jacob B. Conover, secretary and managing director. Mr. Conover is one of the directors of the Board of Trade of Jersey City. He is a man known to possess good, safe, conservative



AMES & CO.

Of the manufacturing interests of Jersey City, few are better known throughout the country, and in fact the civilized world, than W. Ames & Company, now the Ames Spike Works, manufacturers of railroad spikes, track bolts, screw bolts, dock spikes, splice bars and bar iron. The firm, which will soon celebrate its fiftieth year of existence, has

passed from father to son and from son to grandson, and its products are known in every market of commerce in the world. The business is now a corporation, formed July 1, 1908, with the following officers: J. W. Ames, president; C. W. Hungerford, vice-president and A. S. Ames, secretary and treasurer, all residents of Montclair, N. J.

William Bender, the founder of the William Bender Company, wholesale and retail provision dealers and manufacturers of Bell brand hams and bacons, at Railroad Avenue, Brunswick and First Streets, Jersey City, was born October 11th, 1832, at Marburg, Germany, and was educated there. He emigrated to this country in 1850, arriving in New York City, where he remained only a short time, leaving there to go to Baltimore, where he served his apprenticeship to the butcher business, with the result that in 1859 he had started a business on his own account.

In 1864 he sold out his Baltimore business and came to Jersey City, where he located as a retail butcher in a small shop at the corner of First and Brunswick Streets, gradually adding to his real estate holdings for business purposes until he established the pork packing plant which is now conducted by the William Bender Company at the same location. The present plant has a capacity of 3,000 hogs per week.

William Bender was never in partnership in his business career. He preferred to conduct his own business in his own way. When the present company was incorporated, he retained control of the entire issue of stock, and was its president until his death on January 4, 1907. He was a member of St. Matthew's German Evan-

gelical Lutheran Church of Jersey City, and served as its treasurer for a term of years. The company is a member of the Board of Trade of Jersey City.



WILLIAM BENDER

In February, 1901, the William Bender Company was incorporated with a capital of \$250,000 to succeed to the old business, and since that date, as before, there has been a steady increase in the amount of business from year to year. The company is now doing a business of over \$1,000,000 a year, handling the hogs from the stock yards in the West to the retail as well as the wholesale trade, and is considered one of the leading companies in its line in the metropolitan district of New York City, which is the leading provision market in the world. The officers of the company are William Bender, Jr., president; Charles Giller, vice-president and D. H. Bender, secretary and treasurer.

The present plant covers eight city lots, and is equipped with all the latest and most approved machinery for a plant of that kind,—in fact, no expense has been spared to make it the most complete in the country. One of the best artesian wells in the city is on their property, and the company sells pure rock water which comes from a depth of over two hundred feet through solid rock, and has a large sale.

The mule yard of E. B. Bishop Sons Co. is the largest of its kind and the only one east of Pittsburg. Elias B. Bishop established the concern at New Haven, Conn. in 1835. In 1851 he moved to Jersey City and his sons have been carrying on business at the same spot ever since. The business is now a stock company, of which David R. Bishop is president and his son, Edwin M. Bishop, secretary.

The principal business of the company is the exportation of mules to the West Indies, the South American states and South Africa, where they are principally used on sugar plantations. Every year thousands of these animals are shipped to the tropics. It is estimated that this company has handled over a quarter of a million mules since it went into business in this city.

To-day orders are received from all parts of the world from persons who have heard of the reliability and facilities of this firm or have done business with it for many years. The yards are situated at Grand and Bishop Streets, Jersey City, where there is room for the stabling of 10,000 mules. The establishment is divided into many small yards and stables in which the mules are segregated and have every comfort that an animal requires.

The great mule breeding states are Missouri, Kentucky, Illinois, Indiana and Iowa, which centres are visited regularly for supplies by David A. Bishop, who is interested in one of the great mule concerns of St. Louis, the principle mule centre in the United States.

The entire export business in mules from New York and all Eastern ports is now in the hands of E. B. Bishop Sons Co., and the immense volume of their business can be easily understood, as the demand for mules, both locally and abroad, is constantly increasing. In 1897 there were \$631,904 worth of mules exported. In 1899 these figures rose to over \$2,000,000, and in 1900 they reached the total

of \$4,757,892. Eighty thousand mules were shipped to South Africa alone for military purposes during the Boer war. Careful breeding distinguishes the mules that are now being raised. This is a science of the day, no less than the breeding of fine horse stock. For draught purposes, Spanish jacks are crossed with fine Clydesdale or Percheron mares and produce some splendid stock.

Dr. Lyman Atwater, who occupied a position as Professor at Princeton for over thirty years, was an uncle of the president of this company, David A. Bishop. Upon his father's side he traces his ancestry back to the year 1484 in Kent, England. On the Atwater side Mrs. Elias B. Bishop, the mother of David A. Bishop, is directly descended from Thomas Atwater of Lenham, Kent, England, whose will, dated October 5, 1484, is still on file in Canterbury. Later wills are also recorded in Kent proving the descent for live generations to John Atwater, whose death in 1636 caused his three unmarried children, Joshua, David and Anne, to invest their patrimony in the scheme of Eaton and Davenport for founding a new colony in America.

David Atwater was the founder of the American branch of the line and was born in Lenham, England in 1615. He was one of the first planters of New Haven, and in the first division of lands among the settlers a farm was assigned him in "The Neck," as the tract between Mill and Quinnipack Rivers was called, and upon which he lived until his death. The eldest son in each of the five generations descending from him lived and died upon part of this original tract.

Edwin N. Bishop, secretary of the company, is the son of David A. Bishop, the president, was born in Jersey City and educated at the Hasbrouck Institute. He also attended Stevens College.

John Bishop, who was born in England, came to America a few years earlier than the founder of the American branch.

The M. W. Kellogg Company, contractors and engineers of 91 to 117 West Side Avenue, Jersey City, with New York offices at 143 Liberty Street, are manufacturers of high and low pressure piping materials for power plants and factories. The officers are Morris W. Kellogg, president; William B. Osgood Field, vice-president; J. Hopkins Smith, Jr., treasurer and Forsyth Wickes, secretary.

The company makes a specialty of welded steel nozzles for steam mains, welded flanges, improved van stone joints, large cast iron flanged fittings, cast iron flanged pipe up to nine foot lengths, and all superheated steam work. They are also manufacturers of barometric injector condensers for engines and turbines. They are prepared to take contracts for the installation of piping systems in all parts of the country, and can give all inquiries prompt attention with answers in detail.

Among the many manufacturing concerns of New Jersey few have done more to bring the attention of the industrial

and commercial world to the importance of the state as one of large manufactories than this company. Owing to the demand for their goods as soon as their value became known, it has been necessary to increase the force of help from time to time.

All the latest and most up-to-date improvements that science has invented have been installed, and nothing has been overlooked to make it one of the most model factories of its kind in the United States. Not only does this refer to the very latest intentions of machinery, but the welfare and health of its employes has also been taken into consideration.

Since coming to Jersey City, the members of the firm have taken a great interest in the city's welfare, and are ready at all times to assist in any movement to boost the city. The section where they have



THE M. W. KELLOGG COMPANY.

located is rapidly becoming a manufacturing one, and the building of their factory has been largely responsible for the factory boom there.

EVERETT & MALONE, dealers in wool and sheep skins at 138 to 144 Fourteenth Street, Jersey City, are the successors to John Malone and William Everett who established this business in the Claremont section of Jersey City in 1882. They remained there for eight years, and then erected the present premises, taking possession in 1891. John Malone, of the firm, died in 1903, and his son, James C. Malone assumed his interest under the firm name of Everett & Malone. They occupy a four-story brick building extending to Fifteenth Street and connected with the Delaware, Lackawanna and Western Railroad, equipped with all the recent modern machinery suitable to their enterprise, operated by steam power and also have a spur from the Delaware, Lackawanna and Western Railroad. They give employment to from ninety to one hundred men and do a large wholesale business throughout this section of the country, their annual expenses amounting to \$500,000.

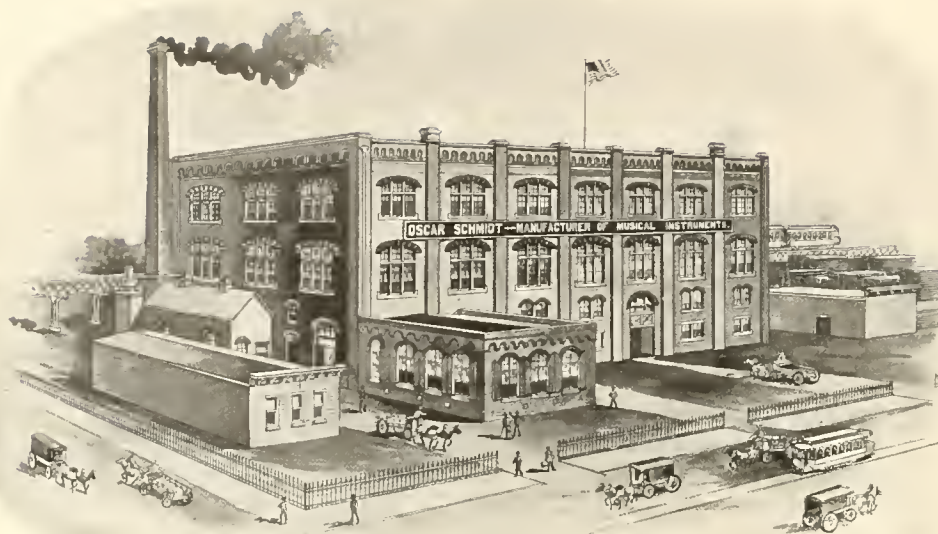
They buy lamb and sheep skins from wholesale butchers of New York, Jersey City and other points, scrub and clean the skins thoroughly, putting them through a form of liming to loosen the wool, which is then easily removed, when it is dyed and graded and sold in hales to woolen manufacturers principally in New England. As many as fifteen different grades of wool are made. When the wool is removed from the skins they are put through a liming process for six days which thoroughly cleanses them, when they are "pickled" and undergo other technical processes which render them white and clean, when they are graded and sold to tanners throughout the United States who deal in fancy leathers used for pocketbooks, belts, etc. Over half a million sheep and lamb skins are dealt in annually.

The business is managed by James C. Malone, who is a member of the Board of Trade of Jersey City. He is a native of New York City and resides at 164 Jewett Avenue,

Jersey City. He is a prominent citizen here, a member of the Knights of Columbus and the Catholic Club of Jersey City. Mr. Everett is a widely known resident of Jersey City and is a wholesale butcher at the Jersey City Stock Yards. He is a man of marked business ability, full of push and enterprise. Mr. Malone practically grew up in the business and knows every portion of it. On January 1st, 1909, Mr. Everett retired from the business, with which he had been connected for twenty-eight years. During and dating from his connection with the firm there were no partnership papers drawn, the business being carried on from the beginning with only a verbal agreement without the slightest friction.

The manufacture of cotton and wool is the basis of the great textile wealth of this country, employing an immense army of operatives and involving many millions of dollars. The old-established house that is the subject of this sketch is one of the most prominent in the country in the handling of wool. Mr. Malone was brought up in the business, and is, therefore, in a position to thoroughly understand it, so that the personal attention that he constantly gives it is of great value. He employs only skilled assistants, and the result is only first-class work.

Mr. Malone gives careful attention to every detail and to the maintenance of the very highest standard of labor. He is an energetic business man whose success is well-earned, and never fails to interest himself in civic matters, taking an active part in all matters for civic betterment and contributing his time and money where necessary. His Jewett Avenue residence is one of the most impressive and characteristic in the Bergen section, and has done much to improve the block in which it is located. It is of modern architecture and by far the finest residential property on one of the foremost home thoroughfares of the Bergen section.



OSCAR SCHMIDT FACTORY.

Oscar Schmidt was born in Germany in 1857, and came to this country at an early age. He engaged in the publishing business in 1882, and continued therein until 1896, when he started the manufacture of musical instruments in a small shop in the two-story repair shop of the North Hudson Street Railway Company on Palisade Avenue in the Hudson City section. At that time the use of musical instruments was by no means as general as at the present day, but the business increased with the demand until his present factory at 87 Ferry Street is now the largest establishment of its kind in the United States, occupying over 30,000 square feet of floor space.

The output of this factory in string instruments is the largest of any one concern in the world, and the products are sold in every corner of the globe where musical instruments are used. Over a million guitars, zithers and patented musical instruments made in Jersey City by Mr. Schmidt have been sold since he started in business, and he is now the largest manufacturer of instruments at all prices in the United States. His storage yards for the lumber used in the construction of the instruments give some idea by their vastness of the amount of business that he does. He has just patented the Schmidt Pianotina which he will shortly place on the market, and which will be the cheapest and smallest piano in the world. The advance orders show the sales of this instrument will be very large.

The business is not a corporation but is owned personally by Mr. Schmidt, who supervises its management in all its details. He has always had faith in Jersey City real estate, and is to-day the owner of over of \$200,000 worth of property.

The Stowell Manufacturing Company, manufacturers of the "Monarch Brand" fire-proof asphalt roofing and asphalt paint, is the largest industrial plant of its kind in Jersey City. Its general offices are located at 459 to 461 Westside Avenue, and its works at 114 to 134 Culver Avenue, where it has a capacity of 200,000 square feet of roofing daily. It has branch offices in Chicago, Philadelphia, Boston, Indianapolis and Minneapolis, and agencies in all the leading cities of the United States. William H. Stowell is the president, and A. F. Stowell secretary and treasurer.

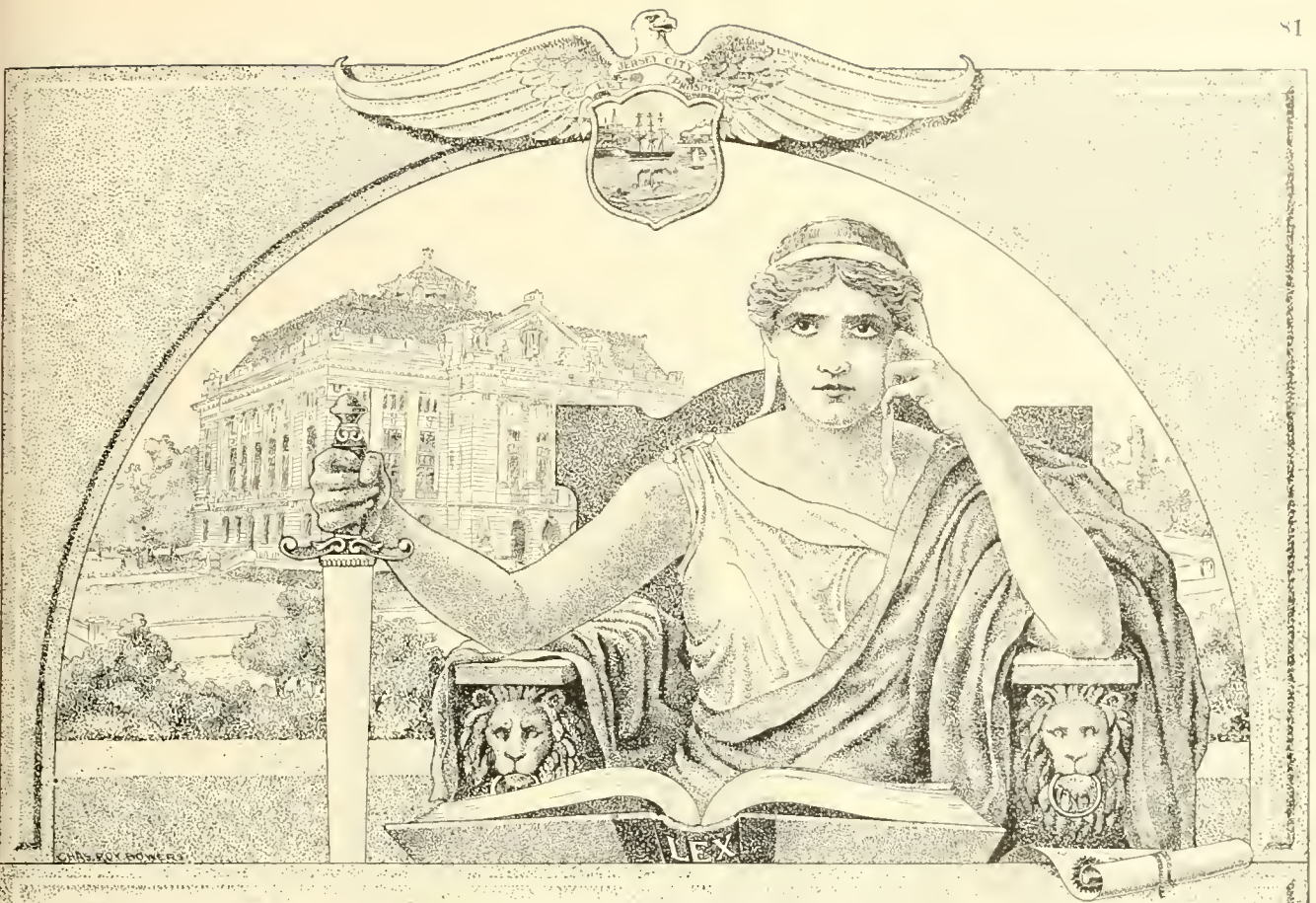
Modern construction and conditions demand the use of roofing materials possessing high standards of durability and resistance. The rapid depreciation in the quality of coal tar products has hastened the recognition of the superior qualifications of Natural Trinidad Asphalt for the manufacture of roofings. Its power of resisting the action of weather, fire acids and gases has won for this wonderful product of nature a position of unquestioned supremacy over all competing materials.

Many years devoted to the careful and scientific manufacture of exclusively asphalt roofing materials has perfected our formulas and methods and our products are unsurpassed in appearance and durability. The roof is an important feature of any building and too much care cannot be exercised in the selection of proper materials for its construction. "Monarch" roofings represent the highest skill exercised upon and best materials available and the universal use of these products is their most convincing assurance of their appreciation by their friends and customers, whom they trust will find this short history both useful and interesting.

In the manufacture of "Monarch" roofings they unite the skill and experience developed by years of constant and careful attention devoted to the manufacture of asphalt roofings exclusively, with the highest quality of raw materials available, without regard to their cost. The best quality of fibrous pure wool felt is saturated with genuine Trinidad lake, asphalt and heavily coated with the same material of a stiffer consistency and into which is firmly imbedded a dense surfacing of crushed granite, felspar, ground asbestos fibre, cork, gravel, sand or ground mica and slate. They produce ten varieties of surfaced roofings as well as several thicknesses of saturated roofing felts of one, two and three ply. Among these surfaced roofings will be found those suitable for any class or style of buildings as roofing, sheathing or exterior surfacings.



FRANCIS A. STOWELL.



BENCH AND BAR

By GILBERT COLLINS, L.L.D.

The bar of Jersey City can challenge criticism. It has maintained a high standard of professional ethics and has been preeminent in harmony and *esprit de corps*. There have been no feuds, no animosities, no jealousies. Its traditions are of fraternal feeling; and its practitioners are accustomed to rely implicitly on each other's word in the conduct of a profession which, more than any other, depends on good faith and honorable conduct. As a whole, the bar has had and has deserved the confidence of the community. In legal erudition and general culture it has compared and does compare favorably with that of any city in the state. In distinction, evidenced by the character of business entrusted to it, and by forensic accomplishment, it has been and is second to none. In public spirit it has led and guided municipal advancement.

As concrete instances of the fitness of its members for the public service, judicial and otherwise, these may be mentioned, all in less than fifty years. Twice has the Chancellor been chosen from its ranks, and once a Vice-Chancellor. Five of its members have gone to the Supreme Court and one to the Circuit bench. Twice has the Attorney General been called from those who, at some time, had practiced here—though only one of those at the time of his appointment. The other was afterward called to Congress and to a

place in the President's cabinet. Two reporters of judicial decisions, two clerks of courts of highest grade, and many members of state public boards have been selected from the Jersey City bar. Twice has the same member of our bar been elected governor of the state. Several mayors of the city, or of its constituent municipalities, have been lawyers.

The bench has worthily administered justice here and by its splendid and unblemished record and example has compelled the bar to follow where it led. We have been honored not only by judicial service here of distinguished men—two of them Chief Justices of the state—whose residence was elsewhere, but of others who were our citizens. Those of the judges who have lived among us have had strong hold on the affection and the regard of the people of the state. Two Justices of the Supreme Court, resident here, have passed to the gubernatorial chair, and it was through the Common Pleas that one of the local bar, as told above, reached the head of the state judiciary. Always the judges of that court and of the City District Court have commanded respect.

Our bench and bar have reflected credit on the city; and their eminence, on the other hand, has evinced the power and influence of the community that has held them as its citizens.

Gilbert Collins, L.L.D., was born at Stonington, Conn., on August 26, 1846. His great grandfather, Daniel Collins, was a Revolutionary officer of the First Connecticut Line Regiment, and was engaged in agricultural pursuits. His grandfather, Gilbert Collins, was also a farmer, and was several times a member of the Connecticut Legislature. Daniel Prentice Collins, father of the subject of this sketch, was a prominent manufacturer at Stonington.

Judge Collins was educated privately at Stonington, under the tuition of Dr. David S. Hart, A. M., an eminent mathematician and scholar, who devoted his life to study and taught a few pupils occasionally, and prepared for Yale College, which he was about to enter when his father's death occurred in 1862. Owing to an impaired fortune he abandoned his object. A short time thereafter he received a federal appointment in New York, and in April, 1863, removed to Jersey City, where his father had extensive business interests.

After locating in Jersey City, Judge Collins read law in the office of the late Supreme Court Justice Jonathan Dixon, and was admitted as an attorney in the February term of 1869 and as a counsellor in the February term of 1872. Upon coming to the bar, he entered a law partnership with Mr. Dixon which was continued until the latter was appointed Justice of the Supreme Court in April, 1875, when he associated himself with Charles L. Corbin. The firm was afterwards enlarged by the association of William H. Corbin.

Judge Collins has taken a high rank as a lawyer, and but few men at the New Jersey bar have now as much distinction as he in their professional career. A case in which he won much distinction was that of Smith and Bennett, who were indicted for the murder of Smith's husband, and who were convicted for murder and afterwards acquitted, Judge Collins taking one of the laboring parts through all the various trials, and the case being twice tried in the Hudson Oyer and Terminer, and twice in the Court of Errors and Appeals. Judge Collins has since won many distinctive victories in all the higher courts in the state.

He ran for Congress on the Republican ticket in 1882, but, the district being largely Democratic, he was defeated. He has been in sympathy with every good movement in Jersey City, and when, in the spring of 1884, it was felt that the interests of Jersey City should be in a measure taken out of party politics, a citizens association was organized, composed of the best men of all political parties, who nominated Mr. Collins for Mayor and elected him by a large majority for a term of two years, until the spring of 1886. This association was practically the nucleus of the Board of Trade of Jersey City.

In office, Mayor Collins sank the spirit of a partisan, and exercised the powers of his office for the general welfare of all. Individually he was, then as now, very courteous, kind and considerate, and had many warm friends. As chief executive of the city, he won and commanded the respect and admiration of all its citizens, and his administration will long be remembered as one of the cleanest in the city's history, free from petty politics and productive of the best possible results.

He was appointed an Associate Justice of the Supreme Court of New Jersey by Governor Griggs on March 2, 1897, and held that honored office until March, 1903, when he resigned and entered the revived firm of Collins & Corbin, now composed of the three named and Charles B. Hughes, George S. Hobart and Abel R. Corbin, at 243 Washington Street. He received the honorary degree of L.L.D. from Rutgers College in 1899.

In the lighter side of his life, Judge Collins found much pleasure at the old Palma Club of Jersey City, of which he was a devoted member from its organization to its close. The Judge was always looked upon as one of the club's mentors and advisers, and many legal questions affecting the organization were settled by him in the same erudite manner and with the same care and precision as if he were determining a question of much greater importance.

When the Palma Club disbanded, he turned his leisure attention to the Union League Club, of which he had also been a member since its organization. Judge Collins is also a member of the New Jersey Society of the Sons of the Revolution. He resides at 310 Montgomery Street, Jersey City, and has a handsome summer residence near Stonington.

The life of Judge Collins has been one of great activity, and whatever he has achieved has been in consequence of his powers of continued endeavour, his

earnestness of purpose, his strong quality of mind, and his unquestioned integrity. He has achieved uniform success in every capacity, and has now the respect and esteem of every one with whom he has come into contact, and is recognized as one of the most prominent men in New Jersey.

He has to a remarkable degree the power of clear statement, and uses it with effect, both in his profession and in arguments before courts and juries. His ability as a trial lawyer is of a very high order, few excelling him in this respect.

Judge Collins is a staunch Republican, and has always been a hard and honest worker for the success of his party. In June, 1870, he married Miss Harriet, daughter of John C. Bush of Jersey City. Six children were born to the union, of whom three died in infancy, and his only son, Walter, in 1900.



GILBERT COLLINS.



JAMES A. HAMILL.

James A. Hamill was born in the old Sixth Ward of Jersey City, March 31, 1877, and is a counselor-at-law. In the year 1890 he entered St. Peter's College of Jersey City, and was graduated from that institution in 1897, receiving the degree of Bachelor of Arts and high honors. Returning the subsequent year, he completed the post-graduate course in philosophy and received the degree of Master of Arts.

He studied law in the office of the late Isaac S. Taylor, a one-time law partner of the late Chancellor Alexander T. McGill. While a student in the office of Mr. Taylor, Mr. Hamill attended the lectures of the New York Law School, and on completing the regular course of two years was awarded the degree of Bachelor of Laws.

In the year 1900, at the June term of the Supreme Court, he was admitted to the bar, and since then has practised his profession in Jersey City. His law partner is Charles M. Egan. Mr. Hamill served four years as a member of the House of Assembly from Hudson County and was minority leader for two years. The third time he was elected by a plurality of 6,480 over the highest candidate on the Republican ticket. His personal popularity is widespread, and he is noted for oratory and skill in debate.

Mr. Hamill was elected to Congress in the Tenth District of New Jersey in 1906 by a plurality of 13,577 over Howard R. Cruse, republican. This district comprises the First to Fifth Wards of Jersey City, all that portion of the Sixth Ward that lies north of the Morris Canal and east of Summit Avenue, and the municipalities of Hoboken, West Hoboken, Union, West New York, Guttenberg, North Bergen and Weehawken.

In 1908 he was re-elected to Congress from the same district by an overwhelming majority. Mr. Hamill is a member of the Board of Trade of Jersey City, and has done valiant service defending that board's interests at the national capital.

It is a difficult thing to predict just how long Mr. Hamill will continue to represent the Tenth District in Congress. He is probably to-day one of the most popular men of his age in Hudson County, and it is almost an impossibility to defeat him for the honorary office. His interests are all for Jersey City, and aside from the fact that he has made an excellent Congressman, he is acknowledged by all as a most desirable citizen. He believes in Jersey City, and has evidenced that fact in many ways both as its representative in the halls of Congress and as a private citizen. Mr. Hamill's law office is at 239 Washington Street, and his residence at 98 Mercer Street. He is a member of the Robert Davis Association and many other political organizations, and takes an active part in all bodies with which he is associated.

Eugene W. Leake was born in Jersey City, July 13, 1877, and is a counselor-at law, having been admitted to the bar of New Jersey in June, 1898 as an attorney and in February, 1902 as a counselor. He is a member of the law firm of Hartshorne, Insley & Leake, his partners being Charles H. Hartshorne and Earle Insley, both members of the Board of Trade of Jersey City.

He was educated in the public schools of Jersey City, also at Andover and New York Law School. Mr. Leake was elected to Congress in the Ninth District of New Jersey in 1906 by a plurality of 5,739 over Charles E. Pickett, republican.

This district comprises the Seventh to Twelfth Wards of Jersey City, all the Sixth Ward except that portion that lies north of the Morris Canal and east of Summit Avenue, and the municipalities of Bayonne, Kearny, Harrison and East Newark.

During his congressional career Mr. Leake was indeed a friend in court to the Board of Trade of Jersey City. Being at that time a member of the executive committee of the board, and consequently possessed of a most intimate knowledge of the board's desires, he pleaded its cause before the federal authorities until the matter of a new post-office for Jersey City was again brought to their attention, and the needs of the city so plainly shown that the agitation was at once renewed. Mr. Leake arranged conferences between Assistant Secretary of the Treasury Beekman Winthrop and the board's committee on postal affairs, public buildings and docks, and after many such conferences the government decided in favor of the city, and appropriations of \$400,000 for the site and \$350,000 for the building were made.

The board recognized the efforts of both Mr. Leake and Mr. Hamill in the matter, and resolutions were passed expressing its appreciation of their valuable services.

Mr. Leake's innovation of having offices in various parts of the county during his term as Congressman, in order that he might confer with his people, was a most popular one and in this manner every citizen of the district felt that he was personally represented at Washington. Many measures in the interest of Jersey City were suggested by these conferences. Mr. Leake is married and resides on Gifford Avenue, where he recently purchased a home. He is at present the chairman of the finance committee of the Board of Trade, one of its most important committees.



EUGENE W. LEAKE.



ROBERT S. HUDSPETH.

the respect and confidence of all classes of people with whom he is associated.

He was the mainstay of his widowed mother, Mrs. Mary Hudspeth-Benson, until her death a few years ago, and in her old age she saw him rise to some of the most prominent positions in the state. Judge Hudspeth's wife was the widow of Robert Beggs, a well-known lawyer of Jersey City and New York. The Judge is now associated with Robert Carey in the practice of the law at 260 Washington Street, under the firm name of Hudspeth & Carey. For many years he was the law partner of the late Judge Henry Puster. He resides at 229 Garfield Avenue, where he owns a handsome residence.

James W. McCarthy was born in Jersey City, September 8, 1872. He is a son of the late Charles John McCarthy, who was for many years connected with the local fire department and the Pennsylvania Railroad ferry service. His grandfather, Charles McCarthy, came to Jersey City in 1820, and owned and operated a glass watch-crystal factory in lower Jersey City. He was educated in the public schools of Jersey City until the age of twelve, and thereafter at Cooper Union, where he studied nights for six years and earned an academic diploma from the Regents University of the State of New York and graduated from the New York Law School while making and earning his living by day.

At the age of twelve he started his business career as cash boy with Brown & Van Anglen, later entering the employ of the Adams Express Company as label boy and rising to chief clerk of its treasury department in New York, retiring in 1900 to take up the practice of law in New York. From 1891 to 1893 he was associated with Walter G. Muirheid in the successful publication of Jersey City Town Talk. He was admitted to the New York Bar as attorney and counsellor in June, 1898, and to the New Jersey Bar as attorney in November, 1900 and counsellor in February, 1904.

In November, 1905, he was elected president of the Board of Aldermen on the Republican ticket, receiving the largest number of votes of any candidate on the city ticket and the largest majority ever received by a Republican candidate for that office. He gives his salary for this office to five local charitable institutions. He is a member of the Board of Finance, Judge of the Second Criminal Court, chairman of the Central Republican Committee of Hudson County, president of the Seventh Ward Republican Club of Jersey City, and Grand Worthy president of the Fraternal Order of Eagles in New Jersey.

Mr. McCarthy is also counsel and director of the New Jersey Club, Cliff Haven, New York, Dodds & Childs Express Company, Dunlap's Express Company, Hollywood Hotel and Cottage Company, and Knickerbocker Express Company, and is special attorney for Wells, Fargo & Company Express, Manhattan Delivery Company and Adams Express Company. He is engaged in the practice of law with Aloysius McMahon, under the firm name of McCarthy and McMahon, at 52 Broadway, New York, and in Jersey City. There is probably no better known man in Jersey City to-day, nor one who has risen to prominence more rapidly. His manner is a particularly pleasing one, and has earned him the sobriquet of "Sunny Jim," a title which he bears with jolly dignity.



JAMES W. MCCARTHY.

Robert S. Hudspeth was born at Coburg, Canada, October 27, 1853. He entered mercantile life at an early age. In 1870 he entered the law office of Thomas Carey in Jersey City as a law student, and was admitted to the New York Bar in 1877 and to the New Jersey Bar as an attorney in February, 1881 and as a counsellor in November, 1892. He entered into partnership with Mr. Carey and continued for two years, when he decided to practice alone. In February, 1889, he was appointed corporation attorney of Jersey City and retained the office until February 1, 1893, when Governor Werts appointed him to fill the unexpired term of Judge Job H. Lippincott as Presiding Judge of the Court of Common Pleas of Hudson County, and at the expiration of the term he was re-appointed for a full term of five years.

In 1886 he was elected to the New Jersey Legislature from the old Sixth District in an unexpected and complimentary manner. Three days before the election it was discovered that the Democratic candidate was ineligible, because he had not lived long enough in the state. Judge Hudspeth was hastily nominated, and on election day had a majority of sixty seven in a Republican district. The following year he was re-elected by a majority of 600. He received the caucus nomination for speaker for that year, but was defeated by the defection of three Democratic members. In 1888 he declined re-nomination, but in 1889 was nominated and elected by 1,000 majority and was chosen speaker.

In 1891 he was elected Senator to fill the unexpired term of Senator McDonald, who had been elected to Congress, and carried the county by 7,255 but declined re-nomination. He again served the county as Senator from 1901 to 1904. Judge Hudspeth has filled all the public positions to which he has been called with marked ability. He is an able lawyer, an impartial jurist and an officer of marked ability, and as a citizen enjoys



JOHN STEVENSON McMASTER was born at Pocomoke, Maryland, December 29, 1859. His parents were John Thomas Bayly McMaster, M. D., and Elizabeth Grace Stevenson. Dr. McMaster was a Union-Democrat during the Civil War; served one term in the Maryland Senate; held various Federal offices; was first president of the railroad to Pocomoke, now extended to Cape Charles, Virginia, and practised his profession in Pocomoke for forty years preceding his death in 1889.

Mr. McMaster is highland Scotch on his father's side and lowland Scotch on his mother's side, and on both sides his ancestors came from Scotland to Ireland and thence to America. His mother is distantly related to Adlai E. Stevenson, ex-Vice-President of the United States. His great grandfather, Rev. Samuel McMaster, came from Scotland, and was pastor at the same time of the Presbyterian churches at Snow Hill, Pitts Creek and Rehoboth, Maryland (his only charge) for thirty-seven years (1774-1811). These are the oldest regularly organized Presbyterian churches in America.

Mr. McMaster was educated at the Pocomoke High School and Delaware College at Newark, and was graduated from Lafayette College, Easton, Pa., in 1883, with the degree of A. B., being Latin salutatorian, and later secured the degree of A. M. He taught mathematics and the natural sciences for five years (1883-1888) in the Morris Academy, Morristown, N. J., and whilst there studied law with Vice-Chancellor Henry C. Pitney, and in 1885 at the University of Virginia. In June, 1888, at Trenton, he was admitted to the bar as attorney, and in June, 1891 as counselor, and later appointed a Special Master in Chancery and a Supreme Court Commissioner.

He came to Jersey City in 1889, and among his first cases acted as one of the counsel for Mayor Cleveland in the contested election case of Perkins v. Cleveland. He served as private secretary (Democratic) to President Werts of the Senate in 1889, and in a similar capacity to Speaker Heppenheimer of the House in 1890, and to President Adrain of the Senate in 1891 and 1892, and to Governor George T. Werts, during his term (1893-1896) as Governor of New Jersey.

For seven years (1892-1899) he was a member of the law firm of Dickinson, Thompson & McMaster of Jersey City. This firm were the attorneys for the National Docks Railroad Company in the celebrated seven years terminal fight against the Pennsylvania Railroad Company, the latter finally losing the case. Since January 1, 1899, he has been practising law in Jersey City. His practice is largely in the Court of Chancery and in the management of estates.

JOHN W. HECK was born on July 27, 1855 at Trenton, N. J., and was a son of Martin and Catherine Heck. His father, with his family, came to Jersey City in 1859. Mr. Heck received his education at private school and at Public School No. 1, Jersey City. He entered the law office of Stephen B. Ransom in 1867 as office boy, and in 1874 was employed as a clerk by L. and A. Zabriskie, where he studied law and was admitted to practice at the November term, 1876. In November, 1884, he was elected to the Assembly from the old Sixth District of Jersey City, and while there introduced the measures of the non-partisan Citizens' Committee for a reformed charter of Jersey City. These measures were blocked by office-holding members of the Assembly in 1885. He secured, however, the passage of the firemen's tenure of office act, and assisted materially in securing the passage of the police tenure of office act and the act for the appointment of a Board of Education by the Mayor.

As a member of the Hudson County Bar Association Committee in the revision of laws he drafted the law for the block index of land records, aided in its passage in 1888 (chapter 222), and was appointed by the late Judge Knapp as clerk of the Index Commission to establish the block system of land records indices in Hudson County, now in successful operation since May 1, 1889.



WILLIAM CHARLES CUDLIPP, A. B., was born in Jersey City, June 15, 1860, and is a son of William H. and Harriet L. Cudlipp. He received his early education at Hasbrouck Institute and the Jersey City High School, and graduated from the New York University in June, 1881, with the degree of Bachelor of Arts. He studied law with Wallis & Edwards and Collins & Corbin, and was admitted to the Bar of the State of New Jersey as an attorney in June, 1884 and as a counselor in June, 1888, and began the practice of law in Jersey City at that time, continuing therein to the present day. Mr. Cudlipp is a sound lawyer, an able advocate, and a kind, genial and warm friend. He has a large clientage, and is highly esteemed as a citizen. In all his undertakings he has been eminently successful, he is now only in the prime of life, and further fields of usefulness are doubtless before him.

Mr. Cudlipp has always been a most active member of the Board of Trade of Jersey City, and is an almost regular attendant at the monthly meetings. He is thoroughly interested in Jersey City of to-day, and never failed to lend his aid to any movement for the betterment of the city, either in the way of civic improvement or the securing of new industries, while his efforts in the interest of proper legislation have been noteworthy.





GEORGE RAINES BEACH, first vice-president of the Board of Trade of Jersey City was born in Jersey City, in 1873, and has resided here all his life. His father was the late Judge Marcus Beach, and his mother Mrs. Mary R. Beach. He has no brothers or sisters. He attended Public School No. 6, and was a member of the class of 1895, Columbia University and the class of 1897, Columbia Law School. He was admitted to the bar of this state as an attorney in the November term, 1897, and as a counselor in the November term, 1900. He is also a member of the New York bar, and has been admitted to practice in the United States District and United States Circuit Courts of New York, New Jersey and Pennsylvania.

Mr. Beach is a life member of the Columbia College Alumni Association, and a member of the Board of Trade of Jersey City, the Alumni Association of the Columbia Law School, the Delta Kappa Epsilon Club, the Columbia University Club, the University Club of Hudson County, the Lotos Club of New York, the Lincoln Association of Jersey City, the Delaware Club, the Hudson County Bar Association, the New Jersey State Bar Association, the Machinery Club of New York and the Hudson Co. Automobile Club. He is also an officer of the Glen Ridge Land Company, the Beach Land Company, the Glen Ridge Cemetery Association, the United Press, the Electric Novelty and Talking Machine Company and the Anglo-American Food Co., and vice-president and director of the Organized Aid Association.

The sterling work that Mr. Beach has done for Jersey City as chairman of the committee on municipal affairs of the Board of Trade should receive its due recognition in this record of the city's achievements.

Fearlessly and without favor, he has ably handled matters that have affected the interests of every property owner and rent payer of Jersey City, and has placed them before the public so clearly and concisely that there was no occasion to misunderstand the attitude that the board took on these important subjects. The reports of Mr. Beach's committee, bound in permanent form, would be a valuable addition to the city's bibliography.

MUNGO J. CURRIE was born in Greenville, now a part of Jersey City, and received his early education at a private school in Greenville. He then attended school in Scotland for three years, after which he graduated from Princeton University. He studied law with the late Henry S. White, and was subsequently admitted to the New Jersey bar, where he has been successfully engaged for landowners in various railroad litigations. His office is at 15 Exchange Place.

As chairman of the committee on railroads, telephones and telegraphs of the Board of Trade of Jersey City, Mr. Currie has conducted most successful campaigns in protecting the rights of the city against the Coast Line Telephone Company and the Hudson and Manhattan Railroad Company, and has presented many elaborate reports on these subjects. Mr. Currie is president of the Point Breeze Ferry and Improvement Co. which is the owner of a large tract of riparian land fronting on New York Bay, one of the charter members of the Hudson County Historical Society, third vice-president of the Board of Trade and a member of the University Club of Hudson County, the Princeton Club of New York, and the County and State Bar Associations. His ancestors were Scotch, his parents living for years on a large farm located on both sides of what is now the boundary line between Jersey City and Bayonne, where they were greatly beloved by all.



HERBERT CLARK GILSON was born in Jersey City, February 18, 1878, and received his education at Hasbrouck Institute, the University of Pennsylvania and the New York Law School. He was admitted to the New Jersey bar as an attorney in the February term, 1899, and has practised the profession in Jersey City since that time. In February, 1900, he formed a partnership with Peter Bentley under the firm name of Bentley & Gilson which continued until September, 1901, after which time he practised alone.

He was admitted as a counselor in New Jersey, February 24, 1902, and as attorney and counselor in New York, May 8, 1906. He was elected second lieutenant of Co. G., Fourth Regiment, N. G. S. N. J., in April, 1903, and withdrew in July, 1903. Mr. Gilson is a member of the Hudson County Bar Association, Baltusrol Golf Club, Bergen Lodge No. 47, F. and A. M., and the Board of Trade of Jersey City.

Mr. Gilson is a lawyer of sound experience and the highest integrity, who never seeks to gain an unfair advantage. His career has been a most creditable and successful one. During his professional career he has been identified with a number of important cases which he has conducted with ability and success. His practice is a large and important one.

His father, Thomas Q. Gilson, married Elizabeth Le Con Clark of Jersey City, and he is a descendant of English and Scotch ancestors. His father was senior member of Gilson, Collins & Co., and warden of St Paul's P. E. Church.



WILLIAM G. BUMSTED was born in old Jersey City, on December 23, 1855. His ancestors on both sides had lived in Hudson County for several generations. He was educated at Public School No. 14, Hasbrouck Institute, then located in lower Grand Street, and at Philips Academy, Andover, Massachusetts, from which he graduated in 1875. He passed the examinations for and entered Yale College, but on account of the death of his father, and the necessity of looking after his mother's affairs, he did not pursue his college course, but entered the law office of William Brinkerhoff, then in the First National Bank building, as a student.

There he became associated with William H. Corbin, William D. Edwards, John S. Mabon and Frederick S. Frambach; the professional and personal friendships there formed have lasted to this day. He was admitted to the bar in 1879, and straightway put out his own shingle.

After practising alone for some years, during which time he acquired an excellent office and real estate clientage, he became a member of the firm of Wallis, Edwards and Bumsted in 1888, and returned to the First National Bank building, where he has since remained.

In 1902, on the dissolution of the firm by the retirement of Hamilton Wallis from active life and the desire of William D. Edwards to devote himself to litigated practice, Mr. Bumsted decided to practice by himself and thus be enabled to devote more time to his ever increasing personal affairs.

As a lawyer, Mr. Bumsted has not sought the forensic or litigating side, but has preferred the work of advising business men and corporations in the conduct of their business and finances. He is, primarily, a business man, in the broadest sense of the term, who happens to be a lawyer as

well. He has been a large operator in real estate in Jersey City and on Long Island. He has always had faith in the future of his own town.

From 1880 to 1895, he was successfully engaged in promoting building operations in various parts of Hudson County through a number of builders. Owing to increased demands upon his time he has been forced, of late years, to decline such work. He has always been a believer in the future development of the Hackensack River water front, and has for many years been the largest private owner of land in the county on that stream. While the expected demand for it for manufacturing and docking purposes has not yet been fully realized, still his faith in its great future remains unshaken.

EARLE INSLEY was born in Jersey City, July 21, 1858, and is a son of Henry E. and Sarah A. F. (Babb) Insley. He graduated from Jersey City High School in June, 1878, read law with Peter Bentley and Charles H. Hartshorne, and was admitted to the bar of New Jersey as an attorney in June, 1882. He became the managing clerk of the firm of Bentley and Hartshorne, and continued as the managing clerk of Peter Bentley until the latter's death in 1888, when he succeeded to his business, then carried on at 21 Montgomery Street. In 1890 he removed his offices to the Provident Institution for Savings building and has remained there since.

In 1900 Mr. Insley became a member of the firm of Hartshorne, Insley and Leake, established in that year for the general practice of the law, his partners being Charles H. Hartshorne and Eugene W. Leake. Mr. Insley's special line in this firm is real estate law. He is counsel for the Provident Institution for Savings in Jersey City, popularly known as the "Bee Hive Bank," a director of the New Jersey Title Guarantee and Trust Company, and a member of the Board of Trade of Jersey City. His practice is a large one, and in connection with his work for the Provident Institution for Savings he has made a special study of real estate law and the placing of mortgage loans, of which the bank has a large number.



HON. CHARLES E. HENDRICKSON, JR. was born in Mount Holly, N. J., December 21, 1872, and is the eldest son of Supreme Court Justice Charles E. Hendrickson and Sarah Wood Noxon. He received his preparatory education at the Mount Holly and Peekskill Military Academies, and graduated from Princeton University with the degree of A. B. in 1895, and from the University of Pennsylvania with the degree of L. L. B. in 1898, at which he was president of his class. In 1898 he moved to Jersey City, and in the same year was admitted to the bar as an attorney and three years later as a counselor. He served a year in the office of Otto Crouse, was a law partner of Walter Collins for some time, and has since practised alone. On November 17, 1900, he married Janet D. Estes of Memphis, Tennessee, and has two children.

Mr. Hendrickson was a member of the New Jersey House of Assembly for the years 1907 and 1908, and is now a member of the State Board of Assessors. He is a member of the State Bar Association, Hudson County Bar Association, Robert Davis Association, Union League Club, Princeton Club, Hackensack Golf Club, Correspondence Club, Die Wilde Gans Club, University Club of Hudson County, Company A, Fourth Regiment and Jersey City Lodge No. 11, B. P. O. E., treasurer of Beach Land Company and vice-president of the W. W. Farrier Company.



WILLIAM D. EDWARDS was born in Brooklyn, New York, December 17, 1855, and came to Jersey City with his parents in 1860. He was educated in the public schools and Hasbrouck Institute, graduated from the University of the City of New York in 1875, read law with Hon. William Brinkerhoff, and graduated from Columbia Law School in 1878, and was admitted to the bar of New Jersey the same year. Since then he has practised his profession in Jersey City as a member of the firms of Wallis, Edwards and Bumsted, Bedle, Edwards and Thompson and Edwards and Smith and is now the senior member of that firm at 1 Exchange Place.

On May 1, 1883, he was appointed corporation counsel of the city of Bayonne, and, though not a resident there, held that office several years. He was secretary of the Democratic County Committee in 1879 and its president in 1880. In 1886 he was elected State Senator from Hudson County to succeed his legal preceptor, Mr. Brinkerhoff, and served one term. In 1889 he was appointed corporation counsel for Jersey City and secured the passage of the new charter under which the city is now governed. He carried to the Supreme Court and there won the suit brought by Jersey City against the Central Railroad of New Jersey for the recovery of the South Cove grant in New York Bay, which grant had been in litigation for many years and was valued at over a million dollars.

He has also been engaged in many other famous municipal litigations throughout the state, and is now considered one of the leading authorities on questions of municipal law, public utilities and taxation. He has for several years been counsel for the Public Service Corporation of New Jersey and of many of the railroads in the state.

There are few matters in which the city and the railroads are concerned, in which Mr. Edwards does not take an active part, and he has come into great prominence of late by reason of the part which he took as counsel of the Hudson and Manhattan Railroad Company in its recent application for certain rights from the city in connection with their subway under Railroad Avenue, and as counsel for the property owners in the condemnation of a site for a post office by the United States Government.


His cases in such matters show great research and careful preparation, and the highest experts obtainable are secured to substantiate his arguments. No matter of this nature in which Mr. Edwards is interested fails to excite general interest, and the data that has been prepared in these cases has, as in many cases, become a part of the history of the city.

GEORGE L. RECORD was born in Portland, Maine, in 1859, and was educated in the common schools of that city and graduated from Bates College in Lewiston, Maine, in 1881. He taught school for a year in Maine, during which time he commenced the study of law and also acquired the art of stenography. In 1882 he came to New York and settled in Jersey City. He was employed in New York law offices until his admission to the New Jersey bar in 1887. In 1884 he was appointed by Mayor Collins a member of the Board of Education and served one term. From 1886 to 1892 Mr. Record was identified actively with the Democratic party. The ballot box exposures of the winter of 1890 led him to break with the local Democratic machine and he attempted to organize a movement to overthrow the Democratic machine. He ran at the primaries as a candidate for Congress against the Democratic machine candidate and was defeated. In 1890 he supported the Republican candidate for mayor against Orestes Cleveland and acted as counsel on recount proceedings brought after the election in the attempt to obtain the office for the Republican candidate, George F. Perkins. In 1894 he became counsel of the Riparian Commission, which office he held until 1902. In the McKinley campaign Mr. Record formally joined the Republican party. In the first Fagan campaign Mr. Record ran as a candidate for State Senator, but directed all his efforts towards the support of Mayor Fagan's first canvas.



ALBERT I. DRAYTON was born in Jersey City, August 14, 1869, and is a son of Dr. Henry S. and Almira E. (Guernsey) Drayton. He was educated in the public and private schools of Jersey City and Montclair, N. J., and graduated from the New York University in 1888, and the Columbia Law School in 1890. He studied law with Randolph, Condict and Black, and was admitted to the New Jersey bar as an attorney in November, 1891, and as a counselor in February, 1895. He was a member of the law firm of Condict, Black and Drayton in 1901 and 1902, and of Black and Drayton from 1902 to the present. Mr. Drayton is vice-president and director of the Jersey City Trust Company and the Commercial Investment Company, secretary of the Kewanee Manufacturing Company, and a director of various corporations. He is a member of the New Jersey State Bar Association, the Hudson County Bar Association, the Baltusrol Golf Club, the Machinery Club of New York, the New York University Alumni Association, the Delta Phi Alumni Association and the Board of Trade of Jersey City.

From 1895 to 1906 he was president and general manager of the New Jersey Title and Abstract Company. On October 14, 1896, he married Sarah Conselyea Traphagen, daughter of Henry Traphagen of Jersey City. Their children are William Rood, Grace Traphagen and Katherine Irving. Mr. Drayton resides at 44 Gifford Avenue.




CHARLES HOPKINS HARTSHORNE was born in Jersey City November 22, 1851, and is the son of Samuel H. and Elizabeth V. Hartshorne. His early education was acquired at private schools. He read law with Peter Bentley, Sr., and was admitted to the bar at Trenton as an attorney in November, 1872, and as counselor in November, 1875. He began the practice of law in 1872, and the present firm was formed in 1900. Among the important cases with which he has been connected are those of the Mayor et al. of Jersey City vs. Vreeland, 14 Vroom, 638, and the Provident Institution vs. Jersey City, 11 U. S. Reports, 506. He is the author of Hartshorne's New Jersey Index-Digest. Mr. Hartshorne is the senior member of the law firm of Hartshorne, Insley and Leake, his partners being Earle Insley and former Congressman Eugene W. Leake. He is a member of the Board of Trade of Jersey City.

Mr. Hartshorne was married in Boston October 16, 1889, to Mariella Metcalf, now deceased. He was chosen delegate to the Universal Congress of Lawyers and Jurists at St. Louis in 1904. During the past few months he has interested himself very actively in the organization of the Downtown Lunch Club, and has been selected as its president. Mr. Hartshorne resides in Montclair, N. J., where he has a handsome home at 53 Union Street.

L. EDWARD HERMANN was born in Jersey City July 6, 1877, and received his early education in the Jersey City Public and High Schools, following which he entered the New York University, where, in 1898, he received the degree of Ph. B. His legal education was received in the New York Law School, and in June, 1901, he was admitted to the bar.

While a law student, Mr. Hermann taught in night school, and was a reporter on the staff of the *Jersey City News* and later of the *Jersey City Evening Journal*. Since Mr. Hermann has been practicing, with offices in the Commercial Trust building, he has secured a large clientage, and is probably one of the most successful young lawyers in the city.

He was appointed a member of the Board of Education in 1905, and again in 1908. Mr. Hermann has a large practice in realty law and is the counsel of the Board of Real Estate Brokers of Jersey City and vicinity, in which capacity he has rendered to the brokers many valuable opinions. He is a member of the Board of Trade of Jersey City, and the founder of the Downtown Lunch Club, which was recently organized. With a large circle of friends, Mr. Hermann bids fair to be a very prominent member of the New Jersey bar in his later years.

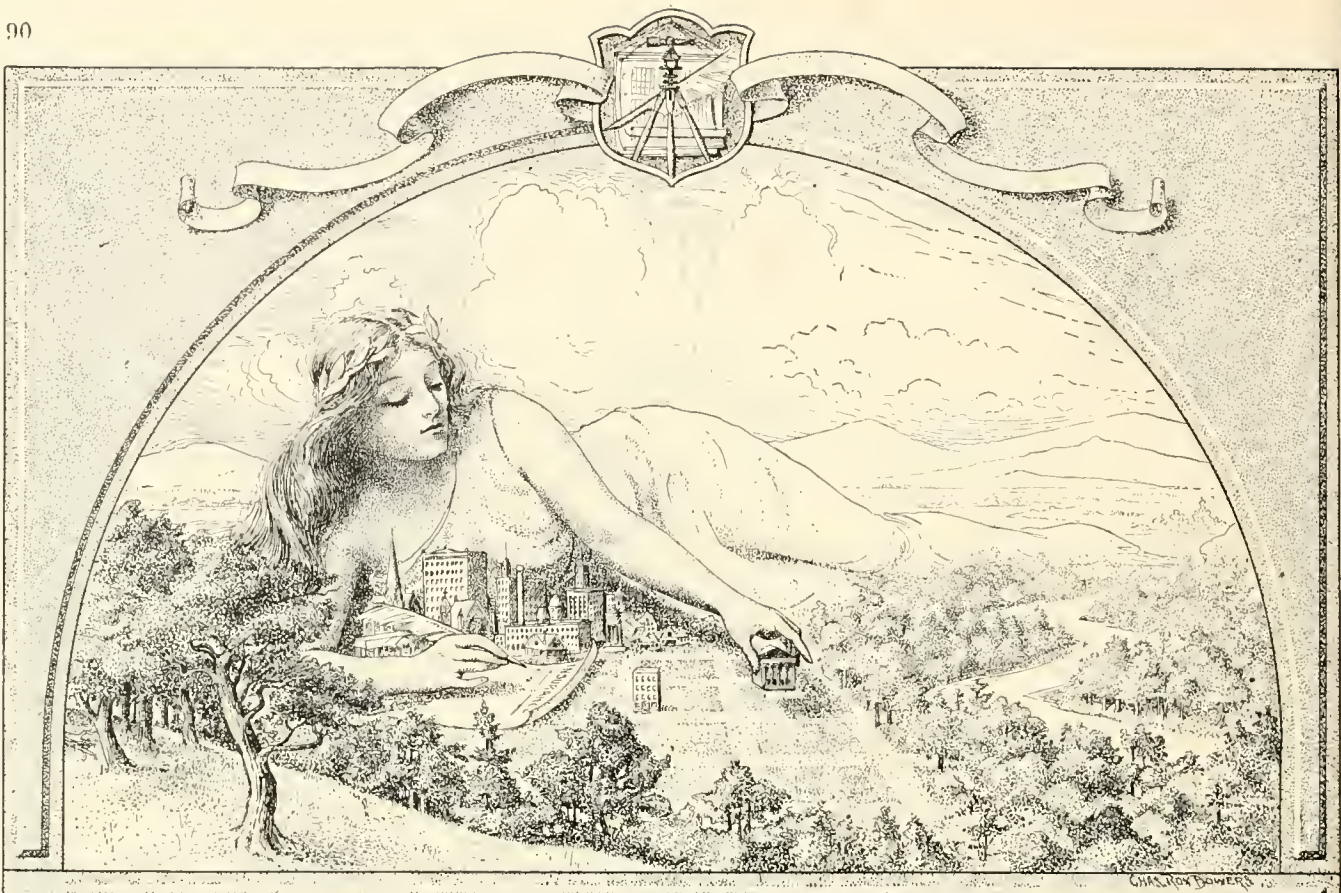
THOMAS MCEWAN, JR., was born in Paterson, N. J. February 26, 1854, and is to-day probably one of the best-known men in Hudson County. His father, Thomas McEwan, was born in Scotland, and his mother, whose maiden name was Hannah Ledge, was born in the north of Ireland. He received his education at public and high schools and from private teachers, and was formerly a civil engineer, but gave up that profession for the law, graduating from the Columbia University Law School. He is now president of the Highland Trust Company of West Hoboken, and a practicing lawyer in the New Jersey and United States courts.

Mr. McEwan was a member of the Jersey City Board of Assessors in 1886 and 1887, and chief supervisor of elections for New Jersey from August, 1892, to October, 1893. He was a member of the New Jersey House of Assembly in 1894, after which he became the leader of the Republicans, who were that year in the majority. He was elected, in November, 1894, a member of the United States Congress, and served two terms as representing the Seventh District, and was comptroller of Jersey City from January, 1906 to March 1, 1907. He was secretary of the Hudson County Republican Committee for fifteen years, ending in January, 1893. Mr. McEwan has to-day probably as many friends as any man in Jersey City.

MARSHALL VAN WINKLE was born in Jersey City September 28, 1869, and educated in the public schools. He studied law with Vredenburg & Garretson in Jersey City, was admitted to the bar in November, 1890, and became counselor February 23, 1894. After his admission to the bar he was appointed Counsel to the Hudson County Board of Equalization of Taxes and Commissioner of Appeals in Cases of Taxation, from which office he resigned to become Assistant Prosecutor of the Pleas of Hudson County, and after resigning from that office he was elected a Representative in Congress from the Ninth Congressional District, where he served one term. He refused a renomination, and is now engaged in the practice of law at Jersey City. He married Florence Mills in 1896.

Mr. Van Winkle has contributed many notable articles on legal subjects to the *Albany Law Journal* and other legal periodicals, and is of decidedly literary turn of mind. His library, at his Glenwood Avenue home, is one of the largest in the city. During his term in Congress he did much for Jersey City, proving himself a valuable representative who at all times guarded her interests. The activity in the acquisition of the post-office site was largely due to his efforts, on which occasion he worked unremittingly to secure for the city the federal building to which it was entitled.





REAL ESTATE & INSURANCE

By WALTER G. MUIRHEAD.

When Peter Minuit, who had landed in Communipaw in the *Good Vrouw*, sailed over to Manhattan Island and bought the 22,000 acres of New York for sixty guilders or \$24, he little knew that it would now be worth as high as \$583 a square foot in some sections. It is perhaps just as well that we cannot read the future. Peter might justly have acquired a "swelled head" at what was really his good fortune, and have strutted around with an arrogance that would have made it hard to hold him down, but he was of sturdy old Dutch stock, and despite his large real estate holdings he preserved his equanimity at all times, and had many friends in his locality. Michael Pauw has the distinction of being the first real estate broker in Hudson County. Although a non-resident, living peacefully and contentedly in Amsterdam, he sent Jan Evertse Bout here and negotiated the sale of all of Hudson County in 1634 for 26,000 florins, or \$5,200, about the price of a good two-family house in Jersey City to-day. Hudson County was then considered more valuable than Manhattan Island, and the probability was that all progress would be on this side of the Hudson River.

The town of Bergen was bought from the Indians by a Dutch broker in 1630 for a "certain quantity of merchandise," which was probably the first record of a nominal consideration in Hudson County. It was

found that the title was not what it should be, however, and it was necessary to secure a quit-claim deed. There is where the Indians "stung" the Dutchman, for the consideration of that deed was "eighty fathoms of wampum, two blankets and one double kettle, with half a barrel of strong beer."

Cornelius Van Vorsi sold Paulus Hook in 1804, for an annuity of six thousand Spanish dollars, and Alexander Hamilton searched the title for \$100. Those were indeed wonderful days, when even men like Hamilton knew not the potent possibilities of the great future. To-day the title companies have amassed fortunes for their stockholders by the searching of titles, and land is held at prices that a century hence will seem as ridiculous as do the values of 1804 to the real estate owners of to-day.

The Communipaw ferry of 1661 ran boats to New York early in the mornings of Mondays, Wednesdays and Fridays. They were known as periaguas, and the man who was brave enough to venture from Jersey to explore the mysteries of New York was forced to take a pair of oars and help row the boat across. It might be well for the Jersey City business man who has to wait a few minutes for a Cortlandt Street boat to look back through the mist of the ages and wonder what he would have done had he reached the old Communipaw

ferry late on Monday morning and had to wait until Wednesday before he got a boat to New York. At that time it took two days to get to Philadelphia in summer and three in winter.

The Paulus Hook Ferry in 1764, from the foot of Grand Street, brought the New Yorkers to this side of the river, where they went over the "King's Highway" to Philadelphia by a stage that was known as the "Flying Machine." This was indeed a prophetic title, for there seems little doubt to-day but that many will live to see the day when they may travel to the somnolent Pennsylvania city by the real flying machine, in less time than it now takes the modern railroad trains. In those days, travel to Philadelphia was uncertain. The periaguas could not enjoy the perils of navigation after sundown, and all traveling arrangements had to be made subject to the weather. As the stages left at five o'clock in the morning, it was necessary for the New Yorkers to come over to Paulus Hook the night before, and the old hotel on Grand Street did a thriving business.

These were conditions of the past; what of the present? Jersey City is now joined by subaqueous tubes to the heart of the financial district of the great City of New York. The "Grand Circuit" of the McAdoo tunnel system is completed; all parts of Jersey City are joined to all parts of New York City by the most direct system of transportation possible. This means greater prosperity for Jersey City and for all the municipalities of Hudson County than has ever been dreamed of by the most optimistic prophets. Do you realize what New York City means to-day? An editorial writer in the *New York World* expressed it tersely a few days ago when he said:

"According to the estimate of the Health Department the population of New York City is now 4,422,685. The city thus contains half a million more people than were in the United States when the Constitution was adopted. Its population is greater than that of Ohio or of the four New England States—Massachusetts, Connecticut, Rhode Island and Vermont.

"It has a larger population than England under the great Elizabeth. It is six times the size, numerically, of Paris under the Grand Monarque, four times as big as London when George III. was King, more than four times greater than Rome under Augustus. There are senatorial districts in Manhattan more densely populated than was Athens, 'the eye of Greece,' in the ages of Pericles.

"It was said of the Romans by one of their historians that they 'had made the world a city.' New York has become a civic commonwealth greater in numbers, in wealth, in social, artistic, moral and all but legislative influence than any of the States of the Union. It added to its population last year a city the size of Denver. At the same rate it will add every decade the population equivalent to a Boston and Baltimore combined, or three cities of the rank of Cincinnati. Where is the end to be? Superlatives lose their force, when employed to express the wonderful growth of New York City."

All this but points to the proud future of Hudson County, where lies a territory of available land for homes, for stores or for factories at prices at least fifty

to seventy-five per cent. lower than similarly located lands anywhere within an equal distance of New York City. This great imperial city of New York, that has been pronounced by experts to be destined to be, in the near future, the largest and most important city in the world's history, not only larger than London but as large as London, Paris and Berlin combined, the business capital of the world and the court of the commercial kings of the future, has no lands around it that offer the real estate advantages of Jersey City and the other municipalities of Hudson County.

This is not alone the boast of the Jersey men, suffused with local pride, but an opinion that is acknowledged by every real estate authority in New York City.

A few of the attractions Jersey City and all the rest of Hudson County have to offer in the way of real estate investments are set forth in this volume to-day. That a boom in Hudson real estate is coming is the deep conviction of all the real estate dealers, and their belief rests upon a solid foundation.

Nowhere in this part of the country can any county offer to the homeseeker a healthier location for his permanent residence than can Hudson County. Its exceptionally low death rate tells that story. The high ridge that runs practically the entire length of the county insures cool breezes and perpetual comfort, with the result that a few minutes suffice to take a man from his business office in New York to a comfortable home where in summer the intense heat of the busy city is practically unknown.

The city and county parks are always attractive. All the proposed county parks will soon be at the disposal of the various communities and the enjoyment afforded by those already available gives but an inkling of what may be expected when all are completed.

In no part of this State are there better transit facilities. Not only does the completion of the tunnels place Hudson far in the lead of all the other counties, but in addition to that the trolley facilities here are complete and at hand for every one. When New York surface roads are tied up because of snow, the lines in Hudson are kept open and running close to the regular schedule. Every railroad but one that goes west or south has its terminal here and from here every southern or western point can be reached direct.

What more could the most capacious desire? A beautiful location, the most salubrious of communities, the soundest of financial institutions, excellent business houses to meet every demand, transit facilities unequalled, a steady and healthy upward move in real estate prices, parks for the public, miles of macadam streets, an unrivaled boulevard and a people to whom might well be applied the caption the Elks' have claimed for themselves, the best people on earth!

There should be no argument necessary to prove the supremacy of Jersey City as a location for honest business. Practically a part of the great port of New York, it has countless advantages that New York does not nor never can possess, and its real estate offers opportunities to the investor and speculator that can be found in no other similarly located section in the United States. As the new slogan truly says: "Three minutes from Broadway; you can't beat it."

Of the few men of Jersey City who enjoy the honored privilege of having been charter members of the Board of Trade of Jersey City, there is none who occupies a more prominent place in that body than Frank Stevens. From its inception he has acted as its treasurer, and in many of the stormy periods that the board has encountered has he carried it through safely by a just yet determined control of its finances. Mr. Stevens has devoted to the treasury of the board the same care and attention that he has given to his own business, with the result that there has been no time that any member might not learn in detail the slightest fact in relation to the board's finances by application to him.

This careful management has resulted in great profit to the organization, yet never has Mr. Stevens been persuaded to accept any monetary consideration for the valuable services that he has rendered, contenting himself with the appreciation of his fellow-workers in so good a cause as the maintenance of a civic body that guards the destinies of this great manufacturing and home city. Those who know the Board of Trade know Frank Stevens, and those who know Frank Stevens generally know the Board of Trade before he is through with them.

There are many who say that were it not for Mr. Stevens there would be no Board of Trade to-day, and in confirmation of this statement they cite the case of the year when the board was virtually dying a natural death through a general lack of interest, and its days were numbered unless some strong personality should come to the front and revive the weak patient. It was at this point that Mr. Stevens asserted himself. He made a personal canvas of the business men of Jersey City, and at the meeting of September 15, 1890, there were over fifty applications for membership with his endorsement. At the following meeting there were almost as many more, and so the tide was turned. New interest was evinced in the board, and it grew steadily until it is known to-day from Maine to California, and in every country of the civilized globe. Mr. Stevens takes no credit to himself for what he has done for the Board of Trade. He believes in Jersey City, and that is all the incentive that he thinks is necessary.

Mr. Stevens was born in Dover Plains, Dutchess County, New York, on August 19, 1851, and is a son of the late William Stevens, 3rd, and Mary Elizabeth Ross Stevens. He comes of a family well known in the history of the Dover district of Dutchess County. In 1855, the family moved to Madison, Wisconsin, where Mr. Stevens' father had large lumber and mill interests. They remained there for several years until they moved to Chicago, and later, in 1867, came to Jersey City.

In that year Mr. Stevens began a course at Oberlin

College, Ohio, at the conclusion of which he engaged in business with his uncle in Cleveland, and in 1872 returned to Jersey City. His first employment in the east was in a New York flour commission house. His first business connection in Jersey City was with the late Michael S. Allison, the ship builder, made famous by his masterpiece, the *Mary Powell*, which is still in commission on the Hudson River.

The foundation of Frank Stevens' real estate, fire insurance and local securities business was established in 1874, when he opened a small office at 23 Montgomery Street, then about the business centre of Jersey City, as an agent, broker, appraiser, and auctioneer. Since that time his office has always been on Montgomery Street, and for several years has been located at No. 55. The business has thrived and prospered until it has to-day attained a place at the top of the list as the pioneer and

most representative business interest of its kind in the city, and Mr. Stevens has reaped the reward of seeing it increase in volume and importance, and establish for itself a standard of its own for prominence, reputability, thoroughness, organization, and responsibility.

A force of experienced assistants is always in attendance to care for the present business duties, or to take up new ones, and all matters receive prompt attention and careful handling. The business is acknowledged to have the most perfect office system of any real estate and insurance office in the State and is conducted on strict principles of care and economy. It is thoroughly organized and managed by a responsible and experienced head of affairs.

The trust funds are and always have been kept in a separate depository from the business funds, thus securing to clients the greatest possible safeguard and protection.

Inspection and inquiry of business methods and systems is invited from all who are interested. Real estate and local securities are sold at auction, and in many cases the

results of these sales have established a standard of value for some time to come. The fire insurance agency, which is carried on in a separate department, has company assets of over \$18,500,000. The real estate agency controls a large amount of the most valuable and desirable business, factory and residential properties in the city for home and foreign estates, institutions and individuals.

Mr. Stevens holds numerous offices of trust. He is president of the Real Estate Trusts Company of Jersey City, treasurer of the Fire Underwriters Association of Hudson County, chairman of the executive committee and treasurer of the New Jersey New York Real Estate Exchange and was president of the Board of Real Estate Brokers of Jersey City and vicinity for five years prior to September, 1908.



FRANK STEVENS.



ANTHONY MICHEL.

present office at the Five Corners, which location he selected as being especially suited for the business and accessible to all sections of the city.

He has been instrumental in affecting a number of real estate deals in this section, is interested in building and loan associations, and in 1904 was elected treasurer of the Hudson Caledonian Building and Loan Association, which office he still holds. He is a member of the Board of Real Estate Brokers of Jersey City and vicinity, and of Bergen Lodge No. 47, F. and A. M.

The business grew so rapidly during the past three or four years that a partner became necessary, and he therefore associated Mr. Eigenrauch with him on February 1, 1907.

Henry Eigenrauch was born in Jersey City, October 28, 1884, and received his education in public schools and business colleges. He was a book-keeper for four years previous to starting in business April 1, 1906. He is one of the most successful of the young real estate men in the city. The firm of Michel & Eigenrauch is one of the leaders in the real estate world in the Five Corners section and controls much of the property of that prosperous portion of the city.



HENRY EIGENRAUCH.



HUDSON REAL ESTATE CO., OCEAN AVENUE BUILDING.

the control of the company was acquired by Mr. O'Neill, who succeeded to the presidency. Frederick Platz, who has been identified with the company for some years, was elected secretary and treasurer. The company, while it controls property in different parts of Jersey City, has directed its principal efforts in the past to the Greenville section, and has been a large factor in its many developments by its activity in the real estate field and through ownership and control of considerable real estate.

In 1907, the property, corner of Grove and York Streets, was purchased and offices fitted up, to take charge of the growing business of this corporation in the lower section of Jersey City. With these two thoroughly equipped offices, this institution has exceptional facilities for handling business in every section, insuring to clients prompt, efficient and intelligent service. The progressive record of this company since its incorporation and its rapid strides in the past ten years entitles it to a place in the front rank of the real estate fraternity of Hudson County.

The Hudson Real Estate Company, which conducts a general realty and insurance agency business at Ocean and Lembeck Avenues, Jersey City, with a down-town office at York and Grove Streets, practically originated on June 1, 1895, when a partnership was formed between Henry Lembeck and Alfred J. O'Neill under the firm name of Henry Lembeck & Co., with offices in the Lembeck Building, now the home of the Greenville Banking and Trust Company.

On June 1, 1898, the present company was formed with the following gentlemen as incorporators: Henry Lembeck, Henry L. Kellers, Hon. Henry Puster, Gustav W. Lembeck and Alfred J. O'Neill. The business of Henry Lembeck and Co. was acquired, the Hudson Building erected at considerable expense by Mr. Henry Lembeck, and the company moved to its present quarters July 1, 1900. The officers at that time were Henry Lembeck, president; Henry Puster, vice-president, and Alfred J. O'Neill, secretary and treasurer.

Upon the death of Mr. Lembeck, in 1904, Frederick Platz, who has been identified with the company for some years, was elected secretary and treasurer. The company, while it controls property in different parts of Jersey City, has directed its principal efforts in the past to the Greenville section, and has been a large factor in its many developments by its activity in the real estate field and through ownership and control of considerable real estate.



THOMAS A. RYER.

Thomas A. Ryer was born in Brockport, New York, on July 6, 1872, and received his early education at Public School No. 3 of that city and the Maine Wesleyan Preparatory College of Kents Hill, Maine. From 1887 to 1890 he worked as a clerk for Callo, Nelson & Ward, insurance agents at 21 Montgomery Street, and left their employ in November, 1890 to start as a clerk with the Singer Manufacturing Company at Sixteenth Street and Third Avenue, New York City. In 1892 he was appointed chief clerk, in 1894 cashier, and in January 1900 manager.

In March, 1901, Mr. Ryer left the Singer employ, and three months later started in the real estate and insurance business at 688 Ocean Avenue, where he is still located. In May, 1906, he opened a branch office in the Commercial Trust Company building. Mr. Ryer now has a selling organization of five men and a clerical force of nine, and has negotiated some of the largest real estate deals of the past year.

Mr. Ryer is chairman of the Committee on Promotion of Trade and Stock Lists of the Board of Real Estate Brokers of Jersey City and vicinity, and a member of the Board of Trade of Jersey City.

During the past few years Mr. Ryer has acted as an expert appraiser in the reassessment of Jersey City, and is credited with unusual facilities for judging values. He is possessed of a most accurate knowledge of the city, and knows the value of the several localities to a nicety. This characteristic is so well known that he has been employed much of his time of late on these tax matters where unusual tact and ability have been needed.

Mr. Ryer has never hesitated to give time, energy and money for the advancement of Jersey City, and has been instrumental in bringing to the city many of the large manufacturers and industries that have located there during the past eight years. His real estate, mortgage investments and

insurance business now ranks among the largest in the state.

He is an enthusiastic motorist, and was the first real estate broker in Jersey City to introduce the automobile as an accessory to his business. His clients in many cases are shown properties throughout the county by means of a high-speed car, enabling them to visit the extreme boundaries of the county in an afternoon, and thus form a most accurate idea of its many commercial and residential advantages. The use of the automobile by real estate brokers has been followed by many since Mr. Ryer set the example, so that in this as in many other phases of the real estate business he is considered a pioneer.

Gustav A. Pfingsten was born in Jersey City, December 2, 1867. He was educated in the public schools of Jersey City and later graduated from the New York Evening High School, after which he entered the employ of the International News Company, at that time at 29 and 31 Beekman Street, New York City, where he remained for about three years as general receiving clerk. He was obliged to resign this position on account of poor health and remained in the Catskill Mountains for about a year, when being fully recovered he returned and in 1891 entered the real estate profession as a member of the firm of Charles A. Pfingsten & Co. This firm dissolved partnership in 1899 and Mr. Pfingsten continued a general real estate and insurance office in his own name. His office at 126 Congress Street is a very busy one and he is considered an authority on real estate matters in that section of the city. He has always taken a very active part in public affairs of the city, county and state, has served as Justice of the Peace, and was appointed by Mayor Fagan to the office of Excise Commissioner and a member of the Board of Fire Commissioners. He is a member of the Board of Trade of Jersey City and of the Board of Real Estate Brokers of Jersey City and vicinity.

Aside from his interest in Jersey City as a real estate proposition, Mr. Pfingsten has always been identified with its advancement, and has always stood ready to give his time and his money towards any project for its development. He believes that Jersey City is destined to be a great city, with unlimited possibilities, and to that end he stands ready at all times to do what he can in his modest way towards its growth along the right lines.

To his many clients he always endeavours to give advice along these lines, and impress upon them the possibilities of the city in which they are fortunate enough to own land. This advice, given in so optimistic a way, has already reaped its reward in many cases, for he can now point to the cases of several clients who have made handsome profits in real estate deals by reason of following his suggestions and investing their money in Jersey City property.

Mr. Pfingsten is fortunate in being located in the Hudson City section of the city, which offers such exceptional advantages for the making of large profits in realty, and every such profit that is made by his advice only adds to his prestige as a real estate broker. The predictions that he made to his clients years ago about the great increases in real estate values in Jersey City have all come true, and they are therefore equally sanguine of the wisdom of the prophecies that he is now making concerning the great Jersey City of the next decade.



GUSTAV A. PFINGSTEN.



HENRY I. DARLING.

Central Avenue Reformed Church. He is very well known in the Hudson City section, where he has a host of friends, and is also widely known in Bergen County, being a direct descendant of the early Colonial settlers in that county.

Benjamin J. Darling, secretary and treasurer of the company, was born in Hoboken, July 14, 1879. He graduated from Public School No. 7, Jersey City, in 1895, and afterwards attended the Jersey City High School and the Egan School of Business. He attended and became a member of the Class of 1901 of the New York University Law School, graduating with the degree of bachelor of laws in June, 1901.

Mr. Darling was a law student in the offices of Van Winkle & Klink, Samuel A. Besson and Henry A. Gaede, and was admitted to the New Jersey Bar as an attorney in the February term, 1901, and as a counselor in the February term, 1904. He entered into partnership with Frederick K. Hopkins January 1, 1902, which partnership lasted one year, and continued practice alone at 588 Newark Avenue, where he is now located.

He was Republican candidate for member of the Assembly in 1903 and 1905, but never held public office. He is secretary of the Bergen Republican Club, a director of the Hudson City Mutual Building and Loan Association, and a member of the Hudson County Republican Committee, Central Republican Committee, Bergen Improvement Association, Ninth

Ward Civic League, Excelsior Council, Royal Arcanum, and St. John's Protestant Episcopal Church. The Improvement Company is a member of the Board of Trade of Jersey City.

The company is but an example of the wonderful real estate prosperity of Jersey City of to-day. It has grown and prospered by selling the right kind of houses at the right price to people who are sensible enough to be satisfied to live within their means, and the result has been that there is not a man who bought from them a year or more ago who could not sell his house to-day at a handsome profit. The real estate market of to-day is richer by the existence of such companies as this.



NORMAN CHRISTIE.

The H. I. Darling Improvement Company was organized under the laws of the state of New Jersey June 19, 1903 for the purpose of building houses and selling the same on easy terms. The officers are now, and have been since the organization of the company, Henry I. Darling, president; Norman Christie, vice-president and Benjamin J. Darling, secretary and treasurer. The directors are three in number and are the above named persons.

The company has built over eighty houses in Jersey City and placed in them as many families as purchasers. Through its efforts enterprising citizens have come here, and increases in real estate values and improvements in the city, notably in the Hudson City section, can in a large measure be attributed to its activities. The many people benefitted by this company, and those who have purchased property from it, testify to its honesty, fairness and straightforward dealings. The fact that it never ejected a purchaser for failing to abide by the terms of its contract speaks loud for the generous way in which it conducts its business.

Norman Christie, vice-president of the company, was born June 19, 1863, at Hillside, Bergen County, New Jersey. He came to Jersey City when three years old, and attended public school No. 2, Hudson City, now No. 7, Jersey City. He has resided in the Hudson City section of Jersey City ever since. Mr. Christie became engaged in the real estate business in 1892, and is considered an excellent judge of real estate values in his locality. For several years he was connected with a number of building and loan associations, to which he gave his time gratuitously for the benefit of poor people endeavoring to procure homes.

He is a member of the Ancient Order of United Workmen, Unique Lodge No. 34, Summit Lodge No. 182, Independent Order of Odd Fellows, and Woodmen of America, Hudson Camp, and attends the



BENJAMIN J. DARLING.



HENRY T. NUGENT, successor to Warren and Nugent in the real estate and insurance business at 333 Grove Street, Jersey City, was born in Jersey City and has resided there all his life. Until 1890 he was engaged as the Western representative of a New York business house, at which time he entered into the real estate business in partnership with the late Joseph Warren. Since Mr. Warren's death he has continued the business in his own name, maintaining the same office. He was a member of the Board of Finance of Jersey City during the administration of Mayor Fagan. Mr. Nugent is a member of the Board of Trade of Jersey City and the Board of Real Estate Brokers of Jersey City and vicinity.

Added to the modern business which has increased so rapidly of late by reason of the wonderful activity of real estate in lower Jersey City, Mr. Nugent also has all of the business that was brought to the former firm by the late Mr. Warren, who was one of the most notable real estate brokers of his day, and which business has been handled personally by Mr. Nugent for about two decades. This includes the management of many large estates and the agency for many of the large manufacturing corporations that have made Jersey City their home during that time and have no desire to leave it during their corporate existence.

Mr. Nugent is a great believer in Jersey City and especially the business and manufacturing portions, and has good reason to be, for he has seen that portion of the city grow until values have more than doubled, and in many cases the desirable spots are practically exhausted. He has an excellent idea of real estate values, based on his long experience and active operations in the field, and is often sought as an expert in cases where the value of real estate is involved.

His real estate office is recognized as one of the reliable old established offices of the city, as distinguished from many that have been in business but a short time, and for that reason his clientele is of a high character, and many important deals are consummated there. With the new McAdoo tunnel station at Grove and Henderson Streets, there will undoubtedly come a great activity in real estate in Mr. Nugent's section, and experts say that all records will be broken in that locality. When that time comes, the exceptional office management of Mr. Nugent's business will enable him to cope with the wonderful increase of trade, and he will be found among the leading brokers of that vicinity, a position which he now holds with dignity.

GEORGE H. FREW was born in Lancaster, Pennsylvania, November 20, 1863, and after being educated in the schools of that city came to Jersey City in 1887. He entered the carpenter's trade, and had a shop on Astor Place for many years. While practising his trade he did all the work for the estate of George Gifford, and so won the confidence of the executors of that estate that they made him their real estate agent and turned over to his care their real estate holdings, which comprise some of the choicest properties in Hudson County.

His success in handling the holdings of this and other large estates was so great, and the services which he rendered to the owners were so highly appreciated that he decided to make this charge the nucleus of a business of his own, and in 1904 he gave up the carpenter trade and opened an office for the sale and exchange of real estate and insurance at 646 Communipaw Avenue. The prestige that he had established by his straight and upright business dealings soon attracted to him a goodly host of clients, and he has to-day one of the busiest offices in the Bergen section of Jersey City. Mr. Frew has resided on Clinton Avenue since coming to Jersey City. He is a member of the Board of Real Estate Brokers of Jersey City and vicinity, and a strong advocate of any movement for the betterment of the city or its beautification along the lines of the city plans. His present office is at 648 Communipaw Avenue.



In the great realty prosperity that is now in evidence in Jersey City, S. M. GOULD of 125 Monticello Avenue takes an active part. Mr. Gould started work when he was thirteen years old, and established his present real estate and insurance business in 1902. He has prospered with the general appreciation of Bergen realty, and has negotiated many large deals, placed several large mortgage loans, and is agent for many large owners and estates. His office is daily thronged with men and women interested in real estate, and all patronize him for the prompt and honest treatment which he bestows upon his clients.

One of the secrets of Mr. Gould's success is his absolute and unwavering confidence in Jersey City real estate. Those who have traded in realty through him have seen the lands and buildings in the Bergen section in many cases double in value, and the advice which Mr. Gould has given them, though always deliberate and conservative, has enabled them to turn their money over at a handsome profit. He is an excellent judge of values, and has studied the real estate conditions until his knowledge is sought from all sources, and his prophecies have generally turned out right, while his opinions are the result of deep thought and careful study. Mr. Gould has a large number of clients who place implicit faith in his advice, and takes a special interest in all matters affecting the city.

Wisconsin Jackson was born in New York City on November 15, 1847, and received his education in the public schools of that city. During the early part of his life he was engaged in the wholesale grocery and commission business in New York City, coming to Jersey City in 1870. For sixteen years he was superintendent of the Newark Plank Road and Bridges while such road and bridges was owned by the Newark Plank Road Company. They have since passed under the control of Essex and Hudson Counties.

In 1885 Mr. Jackson, foreseeing the great future that property in the West Bergen section was bound to attain, began to purchase vacant tracts there and erect houses thereon. The beginning was a modest one, but the project grew, and he found so many ready purchasers that his houses were sold almost as soon as they were built. Mr. Jackson is to-day one of the largest builders of one- and two-family houses on the West Side, having built and sold, on easy instalments, nearly two hundred houses. He has always shown great interest in this section of the city, and has been active at all times in urging and procuring improvements. His efforts have been duly rewarded, for in addition to establishing one of the leading real estate offices of the Bergen section, he has seen West Bergen grow from a small settlement of scattered houses to a densely populated home section, in close communication with New York City and offering advantages to home-seekers that it would be impossible to find at anything like the price within an equal distance of New York. For this movement he has been largely responsible, for the growth of West Bergen is largely due to his untiring and progressive efforts to furnish to the home-seekers of Jersey City attractive residences at a price commensurate with their means—an effort which has been crowned with success.

In 1896 Mr. Jackson organized the West Side Building and Loan Association, and has served as its president almost continuously since its organization. The association has been a most successful one, and has placed nearly half a million dollars in homes on the West Side during the past eleven years.

Mr. Jackson is now in the real estate and insurance business with his office at 554 West Side Avenue. He is a member of the Board of Real Estate Brokers of Jersey City and vicinity, the Board of Trade of Jersey City, Highland Lodge No. 80, F. and A. M., Admiral Farragut Council No. 162, Jr. O. U. A. M., Onward Lodge, No. 159, I. O. O. F., Woodland Lodge No. 5, K. of P. and William T. Sherman Council No. 1340, R. A., and has served as Noble Grand, Chancellor Commander, and Regent, respectively, of the last three fraternal orders named. Mr. Jackson is to-day one of the best known men in Jersey City, and his advice is sought on all matters affecting the city's real estate interests.



WISCONSIN JACKSON.



D. D. FENNEL.

Among the real estate brokers of Jersey City none has attained a more signal success than D. D. Fennell, who has, during the ten years that he has been engaged in the West Bergen section of the city, risen rapidly to the highest rank of his profession. Mr. Fennell has a firm faith in West Bergen, and believes that it is destined to be one of the most thickly populated and populous sections of the city. Acting on this belief, he has himself built many houses there, and attracted many large purchasers to the locality which he represents. As a result of his efforts, he has built up an enormous business, and his office at 491 West Side Avenue, which is open both day and evening, is one of the busiest places in West Bergen. His clients have the utmost confidence in his judgment and integrity, and flock to him for counsel on realty matters and advice as to where they may best invest their savings either to secure a suitable home or a valuable property on which they may speculate for a substantial increase.

Mr. Fennell is a great advocate of the City Beautiful, and has interested himself in many projects toward that end, believing that to make a city prosperous one must first make it attractive. He is a great believer in the value of shade trees along the public thoroughfares, and at his own expense has planted thirty trees along Williams Avenue and a large number on Virginia Avenue. The residents of this section, for whom he has planted these trees, have shown great appreciation of his efforts, and others have requested similar favors from him, which he has granted wherever the conditions are right.

As secretary of the committee of the promotion of trade of the Board of Real Estate Brokers, Mr. Fennell has had much to do with the success of that board's real estate exchange. He attends the exchange daily, and gives valuable advice to all who inquire there at that time as to the real estate conditions and advantages of Jersey City. This work is done

entirely without compensation, and purely through his interest in the board and in Jersey City of to-day.

Mr. Fennell was born in Brooklyn in 1863, and spent his early life there. He was director of the Grand Fraternity of Philadelphia for five years, a member of the Governing Body for ten years and Superintendent of Organizers for twelve years. He is a member of the Board of Trade of Jersey City, the Board of Real Estate Brokers of Jersey City and vicinity, and Bay View Lodge No. 146, F. and A. M.



LOUIS SHERWOOD

Louis Sherwood was born in Newark, N. J., October 3, 1864, and has resided in Jersey City since 1866. He is a son of the late Thorne P. Sherwood, who resided in Jersey City since 1866 and was engaged in the insurance business until his death in 1893. He was also a member of the Board of Education during Gilbert Collins' mayoralty, and treasurer of the Y. M. C. A. during the years 1893 and 1898 and president for 1898 and 1899.

The subject of this sketch was educated at Public School No. 13, Jersey City High School and Hasbrouck Institute, from which he graduated in the spring of 1882. About that time he entered the insurance office of Woodward, Sherwood & Company, where he remained until 1890, when he purchased a half interest in the insurance business established by E. Van Houten in 1870. In February, 1904 he purchased the interest of Mr. Van Houten, and shortly afterwards incorporated his business as the Van Houten and Sherwood Company, of which he has been and is now the president. The office, which is located in the Commercial Trust Company building, transacts every kind of insurance business, maintaining separate departments for fire, liability, casualty, accident, boiler, plate glass and automobile insurance. It also represents a large surety company, and executes bonds for receivers, trustees, guardians, executors, administrators and officers and clerks of banks, corporations and mercantile houses.

Mr. Sherwood is a director of the Lincoln Trust Company of New Jersey; director, member of the executive committee and chairman of the committee on real and personal estate and insurance of the Board of Trade of Jersey City; member and secretary of the committee on rates and rules of the Board of Fire Underwriters of Hudson County; organist of Lafayette Reformed Church for twenty-five years, choirmaster for fifteen years, and treasurer of the church and a member of its official board; vice-president of the Hasbrouck Institute Alumni Association; secretary and treasurer of the Commercial Investment Company; member of the Royal Arcanum; one of the charter members of Communipaw Council; interested as stockholder and director in several important New Jersey corporations; a charter member of the Signal Corps, National Guard, State of New Jersey, now serving his ninth year with rank of Quartermaster-General; member of the Veteran Association of the Signal Corps, consisting of men who have served their term and have been honorably discharged, and member of the National Fire Protection Association and the British Fire Prevention Commission of London, England.

Michael Craven, who died at his home in Jersey City on June 11, 1909, at the age of fifty years, after an illness of several months' duration, was probably one of the best-known men in Jersey City. He was a son of the late John Craven, who founded a real estate business several years ago at 57 Newark Avenue, which business was afterwards transferred to 77 Railroad Avenue, where it became a fixture. At the time of his death Mr. Craven was the head of this firm, which retained the name of John Craven & Son, and negotiated many of the large real estate deals in the lower part of the city.

It was one of the old-time, conservative real estate firms that had a large and influential clientage, and did not have to look for any great amount of new business, for its clients were all moneyed men and women with large real estate interests, and were constantly buying or selling property, with the result that plenty of business was furnished for the agents. In addition to this the collection of rents and the placing of insurance was a large business in itself, for their holdings comprised many of the leading business, flat and tenement properties in lower Jersey City. As head of the firm, Mr. Craven gave his personal attention to all the details, and thus gained the confidence of his clients, so that they never left him.

In February, 1882, Mr. Craven was admitted to the bar of the State of New Jersey as an attorney, and although he never practiced law, this knowledge served him well in his profession as a real estate broker. He made a special study of real estate law in all its branches, paying particular attention to recent decisions, and his clients in the real estate line thus received additional service and were assured that there would be no legal complications, as is so often the case in realty transfers. He searched all his own titles, and his face was as familiar in the offices of the register of deeds and the county clerk as those of many lawyers. No title that he had searched was ever questioned, and in no case did he fail to find any liens that were against the property. Clients who patronized him had no need for other legal aid, and this fact in itself drew to him many who might otherwise have been attracted to other real estate brokers.

Mr. Craven was enthusiastic in his faith in Jersey City, and was always ready to contribute his time and money to any project that had as its object the city's advancement. He was a member of the Board of Real Estate Brokers of Jersey City and vicinity and the Board of Trade of Jersey City.



MICHAEL CRAVEN.



GEORGE A. FOYE was born in Leavenworth, Kansas, July 4, 1875, and came to Jersey City in 1896, where he engaged in the real estate business. On July 1, 1900 he took over the business which had been established by Andrew J. C. Foye in 1870, and is at present conducting the same at 2 Foye Place, Jersey City. The office, located as it is near the heart of the Bergen residential section, is one of the busiest on the hill, and many of the large real estate transactions of the city are negotiated there. Mr. Foye has made a special study of residential property, and is considered one of the best informed men of the city in that line.

Mr. Foye is treasurer of the Board of Real Estate Brokers of Jersey City and vicinity and a member of the Board of Trade of Jersey City, the Lodge of the Temple, F. and A. M. No. 110; Hudson Lodge, I. O. O. F. No. 14, and Woodland Lodge, K. of P. No. 5. He resides at 683 Bergen Avenue.

The remarkable growth of the Bergen section and its exceptional desirability and consequent popularity as the site for private dwellings and two-family houses, has been the cause of much of Mr. Foye's success, for he has been in the very centre of the movement, and has been supported by a vast army of citizens who were ready at all times to buy and sell improved or unimproved real estate in this section of promise where the confident have made money while the skeptical and cautious have looked on and seen them do it and then wondered why they had not had the nerve to do the same thing.

Mr. Foye has always had decided confidence in this Bergen section, and this confidence, combined with a reasonable amount of commercial conservatism, has resulted in a conception of the true real estate situation that has been of great value to his clients, for they have sought his advice

and followed it, and never have had cause to regret it. Acting under that advice, many of them have doubled and more than doubled their investments, while others who have risked small sums have seen them grow into properties that may to-day be sold at remarkable profits, but which they, still acting on his advice, have decided to hold for still further increases as the real estate values of the Bergen section advance.

JOHN A. RESCH was born in New Brunswick, New Jersey, in 1854, and was educated in the public schools of New Jersey. He learned the carpenter's trade after leaving school, and took an architectural course in Cooper's Union, New York City, and special courses in Newark. In 1886 he established himself as an architect on Jackson Avenue, and since that time has become one of the leaders in the profession of architecture in Jersey City, having designed many of the important residences of the city. His present office is at 170 Lexington Avenue.

Mr. Resch makes a specialty of private residences, but during the latter years has drawn the plans for a large number of two-family houses which have become such a popular form of construction since land has so greatly appreciated in value. He has drawn plans for an entire block of houses on Roosevelt Avenue, west of West Side Avenue, for several brick apartments on West Side Avenue, and for a large number of two-family houses, many of which are on the north side of Boyd Avenue between the Hudson Boulevard and West Side Avenue. He is president of the Fraternity Mutual Building and Loan Association, and a decided optimist on Jersey City real estate, knowing full well the progress that has already been made and appreciating keenly the wonderful strides that the next decade will show. He is likewise an advocate of the city beautiful, as his work will attest, and some of his buildings are among the most artistic in the city.



JOHN H. PAUL was born in the Melrose section of New York City, September 26, 1877, and received his education at the public schools of the Melrose section of New York City. He moved to Jersey City in 1893, and after a commercial course in Drake's Business College secured a position with Amend and Amend, real estate lawyers at Nassau and Beekman Streets, New York City. Mr. E. B. Amend is now a Justice of the New York Supreme Court.

In October, 1903, Mr. Paul established himself in the real estate and insurance business at 3424 Hudson Boulevard, near Lincoln Street, Jersey City, where he built his present office in the spring of 1905. His office is one of the busiest in the Hudson City section, and he has a large body of clients. He is secretary and treasurer of the Twelfth Ward Republican Realty Company, and a member of the Board of Trade of Jersey City, the Board of Real Estate Brokers of Jersey City and vicinity and the Hudson City Business Men's Association. He had charge of the Jersey City metered water during Mayor Fagan's Street and Water Board administration, and has served as Justice of the Peace of the Twelfth Ward. In 1905 he adopted the red and blue corner on all his advertising matter, which is now known all over Hudson County, for Mr. Paul has a remarkably large clientage, and has negotiated some of the largest real estate deals in the Hudson City section of the city.



C. HOWARD SLATER was born in Jersey City, July 6, 1864. Justus Slater, his grandfather, was one of the pioneers of Hudson County. Mr. Slater received his education in the public schools of Jersey City. At the age of fifteen he began life as an office-boy in the law offices of Wallis & Edwards, afterwards accepting a position in New York. In 1881 he entered the employ of the Joseph Dixon Crucible Company.

In 1886 he engaged in the real estate and insurance business at 308 Pacific Avenue, where he remained until 1906, when on account of largely increasing business he was forced to move into more commodious offices at 305 Pacific Avenue. In 1889 Mr. Slater married Miss Irene Searle of Rome, New York. They reside at 41 Gifford Avenue.

Mr. Slater is third vice-president of the Board of Trade of Jersey City, a director of the Bergen & Lafayette Trust Company and chairman of its auditing committee, vice-president of the Lafayette Mutual Building and Loan Association, treasurer of the Board of Real Estate Brokers of Jersey City and vicinity; member of Amity Lodge No. 103, F. & A. M. and J. P. Entwistle Lodge No. 204, I. O. O. F., and for many years has been superintendent of the Lafayette station of the Jersey City post office. He is one of the best-known men in the Lafayette section of Jersey City.



There is probably no better known man in the Hudson City section of Jersey City than A. A. FRANCK. Mr. Franck was born in New York City July 22, 1853, and educated in the public schools of Hudson City before its consolidation with Jersey City. He entered the banking and brokerage business in February, 1868, and remained therein until 1885, when he founded the real estate and insurance business by which he has since become known from one end of the county to the other. He is a director of the Hudson City Savings Bank, the Highland Trust Company and the Board of Education, and a member of the Board of Trade and Board of Real Estate Brokers of Jersey City and vicinity.

In the Hudson City section Mr. Franck is looked upon as the real estate mentor of that locality. Men and women throng his office nightly for advice on all matters pertaining to this section, and his opinions are sought on all subjects in which they are interested. His real estate office, at 98 Bowers Street, is one of the busiest on the hill. His genial manner and wonderful knowledge of real estate values make a rare combination, and there are few men in his section of the city who take so deep an interest in Jersey City of to-day, and reason out what it might be if all its citizens gave equal attention to its future welfare.

CHARLES A. LEWIS was born in Brooklyn in 1856, and moved to Jersey City in 1859. He was educated at No. 11 School at Bergen Square, of which Edward G. Ward was then principal. In 1882 he was taken into the real estate firm which his father, John A. Lewis, started in 1875, and at his father's death in 1901 he succeeded to the business, which he still conducts at Bergen Square.

John A. Lewis, the founder of the business and the father of the subject of the present sketch, was born in Eatontown, Monmouth County, New Jersey, in 1822, and came to New York when fifteen years of age. He was employed in a wholesale dry goods house, and was afterwards manager of the New York Steam Sugar Refining Company until he started the real estate business in 1875.

"Residential property has depreciated in value in lower Jersey City," says Mr. Lewis, "but has appreciated on the hill, and the increase has only just begun. The hill is the coming place for homes. Jersey City is so near New York, and the convenience of the trolley system, in connection with the new tunnels, will add more value to our real estate. The great increase of rentals and property values in New York City will surely aid Jersey City by thousands of people moving to this side of the river for cheaper rents."

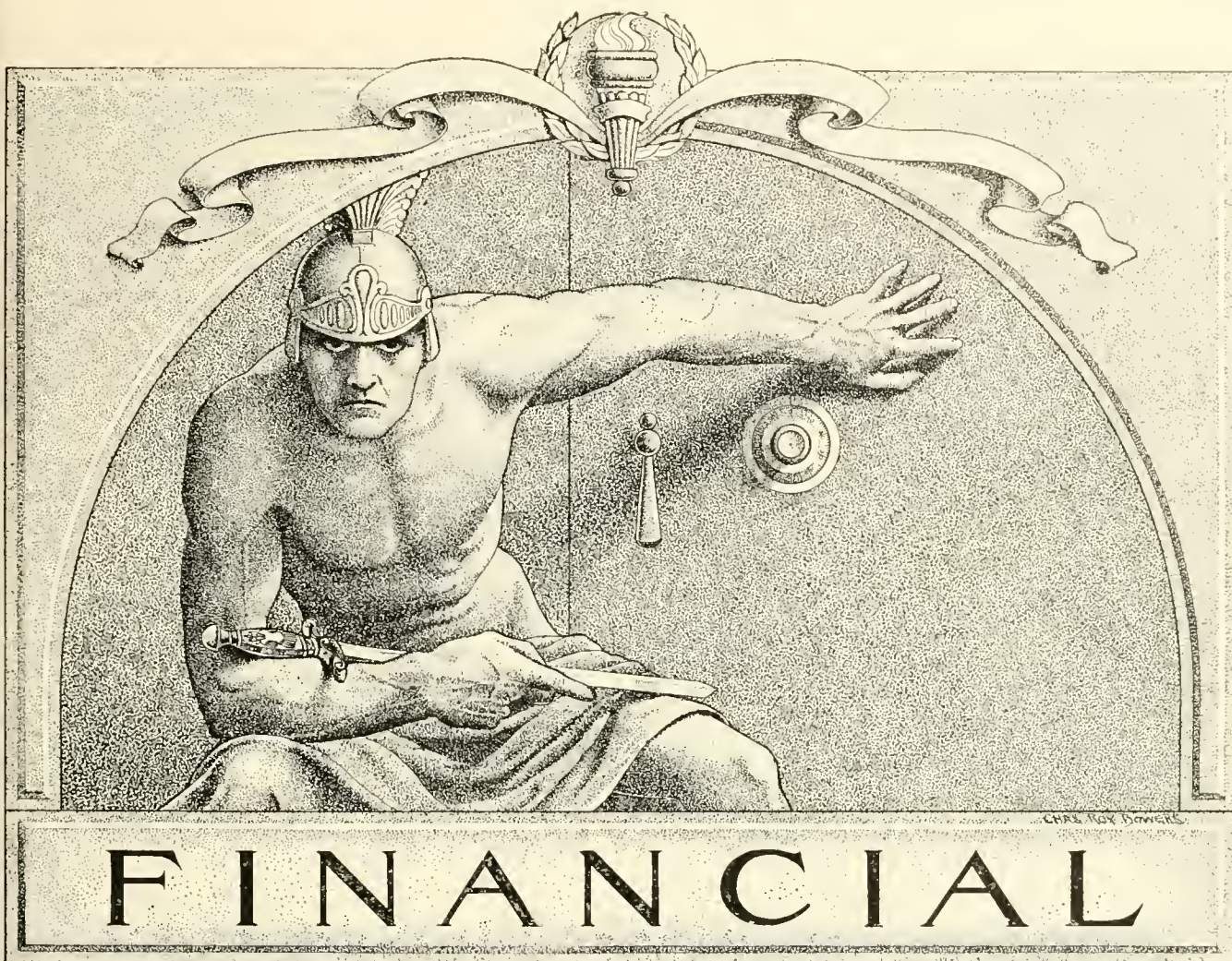


EDWARD SAVOYE was born in West Hoboken, N. J., in 1843. His father was born in France and was of Swiss ancestry; his mother was born in New York City and was a descendant of Robert Hicks, one of the second body of Puritans who arrived in Plymouth, Mass. in 1621.

Mr. Savoye moved to Jersey City in 1867, where he has since resided. He well remembers the Hudson City section when there were many forest trees and farms in it. His earlier years were spent in mercantile life in New York City as commercial traveler and in charge of the New York office of a New England manufacturing concern.

In 1893 he entered the real estate business within two doors of his present location, 513 Palisade Avenue. He has always done a safe conservative business and has been successful. He had a common school education and was connected with the First Presbyterian Church of West Hoboken over fifty years, and for thirty years was very prominent in its official life, being treasurer twenty-four years.

He is a director in the Highland Trust Company of West Hoboken, has the respect and confidence of the community, and is often consulted by his neighbors on real estate matters. Mr. Savoye is a member of the Board of Real Estate Brokers.



By SAMUEL LUDLOW, JR.

Jersey City lures to its gates from a multitude of trunk lines and highways a veritable golden stream. As a result the banking institutions of the city have enjoyed a continuous growth in deposits as well as general assets. They are a true barometer indicating the large growth and business success of the community.

From the financial standpoint, Jersey City is to New Jersey what New York is to the United States. As a manufacturing centre, its position in the country is an enviable one. While it is the seventeenth largest city in the country in point of population, it is the fifteenth largest city in the amount of capital invested in manufacturing enterprises. According to the last United States census, over \$30,000,000 in capital is employed in manufacturing lines. By comparison with the capital invested in other cities, Jersey City stands out with much prominence. In the ten years between 1890 and 1900, the amount of her capital invested in manufacturing lines increased 342 per cent.

The value of the product turned out by the factories of Jersey City each year amounts to over \$77,000,000, or more than the product manufactured in either San Francisco, Minneapolis or Detroit; in fact the value of Jersey City's manufactured product exceeds the value of all the product manufactured in the cities of Kansas City, Indianapolis and Scranton combined. The

Director of the United States Census in his last report to Congress, in comparing the growth of the manufacturing product of the various cities in the State of New Jersey made this statement: "Jersey City shows the most rapid growth, the value of its products having increased (from 1890 to 1900) from \$37,000,000 to \$77,000,000, or at the rate of 106.6 per cent."

Furthermore, out of thirty-two of the largest urban centres of population in the United States, Jersey City stands fourth in size, being the urban centre of a population of over 950,000 people. Within a radius of ten miles from Jersey City's City Hall may be found the thickest populated ten mile radius in the whole world. Jersey City as an urban centre has 463 miles of electric railway tracks or the fifth largest mileage of any urban centre in the country. The capital invested in these street railway lines amounts to \$102,000,000. 83,000 wage workers make their homes in Jersey City, while 20 per cent. of the private families own their own homes. In considering, therefore, the advantages of Jersey City from the commercial and industrial as well as from the intellectual standpoint, too much emphasis cannot be placed on the enterprise and richness of the community. As fuel and labor are necessary in turning the wheels of commerce, so is the bank a necessity in safeguarding the wealth which commerce creates.

It is perhaps no exaggeration of the fact to state that the majority of the large business negotiations undertaken daily in the State of New Jersey are passed through the offices or representatives of Jersey City's financial institutions. In framing laws affecting corporation finance, experience has taught that the wisdom of the financiers of Jersey City should be given heed, especially in considering modifications in the banking laws of the State. The men at the head of the banking institutions are always consulted with the appreciation that their advice is not alone given at all times with full regard for the welfare of the public at large, but that the advice given is predicated upon a thorough understanding of the business of banking and finance.

The State of New Jersey feels proud of its banking laws and the banking institutions operating under its supervision. Jersey City feels especially proud in submitting evidence as to the stability of its banks, to refer to the fact that it has not experienced a bank failure or bank embarrassment in over a decade. Ten years ago Jersey City had but twelve banking institutions with a total capital of \$2,050,000 and total surplus and profits of \$4,240,000. The total deposits of those banks then aggregated \$31,855,000. During the last ten years it has increased the number of its banking institutions 50 per cent. and has increased the total capital stock of such institutions 100 per cent. The surplus and profits have increased over 70 per cent., while total deposits during the last ten year period have increased over 100 per cent. At the present time there are four national banks, one state bank, nine trust companies, one title guarantee and trust company, three savings banks and thirty-nine building and loan associations which comprise the banking strength of the community. These banking institutions have a combined capital of over \$4,000,000 with combined surplus of over \$7,000,000, indicating that they not alone substantially safeguard the public funds by ample capital, but their strength is more than doubly reinforced by the conservative practice of applying large portions of their earnings to the establishment of a surplus fund applicable to the protection of their depositors. The banking institutions of Jersey City have total deposits of about \$65,000,000 while the building loan associations have total assets of \$7,600,000, making total resources, including capital investment, of over \$84,000,000. This is a showing of which few urban communities can boast, for it will be seen that Jersey City grows, not alone in point of population and in the value of its commercial and manufacturing operations, but is more than keeping pace in its accumulation of actual money. By an analysis we find that every man, woman and child in the city of Jersey City have their full individual share of the per capita circulating wealth of the nation. As an indication that the Jersey City banking interests are well regarded, three of its institutions have for many years been members of the New York Clearing House Association and all of the other institutions are affiliated in such a way as to make them representative of the financial and moral strength of the city. Jersey City's financial institutions work in harmony with each other, realizing that in such harmony they not alone strengthen the individual bank but safeguard the public interests. The

citizens making up the board of directors of the various banking institutions are men of the highest type, selected with a regard to clean business records and probity.

With the memory of the panic of 1907 and 1908 still fresh in the public mind, it is fitting to refer to the fact that during the panic, which, by the way, has been acknowledged by students of finance as the greatest bank panic in the history of the world, every bank in Jersey City withstood the demands made upon it without the slightest evidence of embarrassment or weakness. In fact, the banks of Jersey City withstood so well the extraordinary demands of the panic that financiers of representative financial communities have several times publicly commented on their extraordinary showing. There is no banking facility that modern business demands that is not fully met in the banking institutions of Jersey City. The business man who locates here may feel that his every reasonable banking requirement will be properly and courteously attended to. The banks of Jersey City have shown themselves ever ready to support every enterprise that looks to the upbuilding of the community, provided it is formulated on lines which embody clean and conservative business management.

In addition to the ordinary banking institutions, Jersey City can boast of sustaining a healthy well managed life insurance company. The Colonial Life Insurance Company is distinctly a Jersey City institution and while it has only been incorporated since 1897 it has accumulated a reserve fund securing policies aggregating \$870,000 with a surplus accumulation in the interest of policy holders of \$266,000. Over \$21,000,000 of policies have been issued and it has paid promptly to policy holders and provided for payments to an amount of over \$2,350,000. In five years it has increased its insurance in force over 100 per cent. Few young companies can boast of such a showing and the figures which this local company submits is but another indication of the city's healthy and prosperous growth.

Jersey City's form of city government insures to the public a conservative and inextravagant administration of its public affairs. The municipal affairs of the city have fortunately been for many years in competent hands, while the city's finances are on a sound and conservative basis. The securities issued by the city of Jersey City have long been in demand by banking and fiduciary institutions as well as by the general public for investment purposes and bring premiums that are frequently greater than are paid for securities issued by a majority of the other representative municipalities. The payment of the securities issued by the city is faithfully conserved by a well established sinking fund.

Taking it altogether, the richness of Jersey City from the standpoint of banking and finance is the strongest evidence that it is inhabited by a people who recognize that conservative business dealing is the keystone to the arch of prosperity. The strategic location of Jersey City at the gateway to the main avenues along which the larger percentage of the products of the country passes in the process of absorption by the markets of the world insures for the city a growth and permanence which might well be envied by other communities.

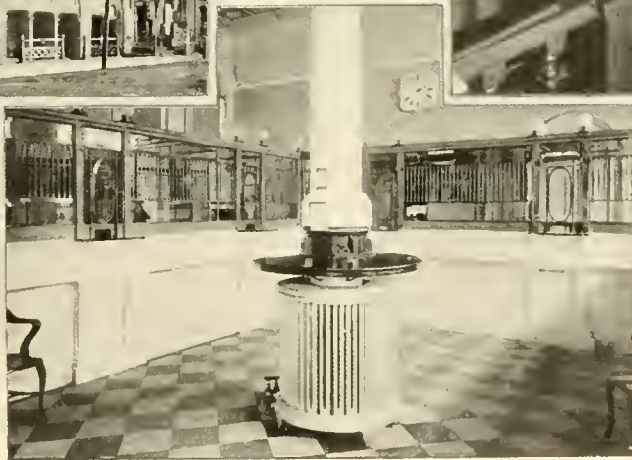
The Union Trust Company of New Jersey, at present one of the youngest trust companies in the state, has a long and honorable ancestry. It is the direct successor of the Second National Bank of Jersey City, which in turn was the child of the old Bank of Jersey City.

Away back in 1856 a number of the foremost citizens of the old and small Jersey City felt the need for a local institution which might truly be a "home bank" to care for the interests and promote the welfare of the business and professional life of the city of those days. They, therefore, organized the Bank of Jersey City with a strong board of directors, with John Cassidy as president, and A. S. Hatch as cashier. Mr. Hatch received a national reputation later as a member of the banking house of Fisk and Hatch into which he went to care for the government's interests in the issue of the old "7-30s."

advanced from teller to cashier. The affairs of the bank continued in this way until Mr. Hogencamp concluded a few years ago to lay down the cares of his office and retire.

While Mr. Hogencamp's resignation was under consideration it was deemed advisable in the event of his ultimately severing his relations officially, to secure, as president in his place, a man who could bring to the institution a complete practical knowledge of the many details of modern banking. Ultimately a man of long years of schooling as a practical banker in New York City in the person of Mr. Samuel Ludlow, Jr., was induced to accept the position to be made vacant by the old president and he was elected to the office on April 6th, 1906.

The result was immediately felt. The board of directors was increased, the assets were increased, the deposits were



UNION TRUST COMPANY OF NEW JERSEY.

Mr. L. E. Chittenden, a relative of Mrs. Hatch, and Salmon P. Chase, Secretary of the Treasury, brought forward the original banking law, and under the provisions of that law the Second National Bank of Jersey City was formed to take over the business of the Bank of Jersey City in 1865.

The new institution had new directors and officers; it was full of "new blood" but it succeeded a bank that through all the days of "wild cat currency" met its every obligation in full and maintained its notes at a premium. Blakeley Wilson and William Hogencamp became its president and cashier, respectively, and the bank thrived under their guidance, still holding the affections of the Jersey citizens as the "home bank." Upon Mr. Wilson's death, Mr. Hogencamp became president and James G. Hasking was

increased—indeed during the first one hundred days of the Ludlow administration they increased at the rate of \$3,000 per day—and the new regime was thoroughly in the saddle. Mr. Hasking was still the cashier. But greater changes and improvements were pending.

On July 1st, 1907, the Union Trust Company of New Jersey formally opened its doors as the successor of the old "home bank," the Second National, and the grandchild of the Bank of Jersey City was thus introduced to the Jersey City public. Never was a change made with such celerity or with such an absence of friction or mistakes. On Saturday, June 29th, the old bank was doing business as naturally and effectually as in the past, but on Monday, July 1st, another institution had taken its place as if by



SAMUEL LUDLOW, JR., *President.*

domestic bills. Its methods of modernity, safety and courtesy are daily increasing the number of its friends and depositors. It maintains at all times a large cash reserve, and its "quick assets" are a feature of its statements. It has a provident department where saving accounts are accepted, and does a "banking-by-mail" business in competition with western trust companies. Of course it transacts all business essentially characteristic of modern banks and trust companies. It owns its buildings and is fast forging forward to that position to which it of right belongs, and before many years it ought to take a leading place among the banks of New Jersey.

Mr. Ludlow, its president, is a young man—a very young man for his exalted position; but to use a colloquialism, he has "made good." With a long and honorable career in the Fourth National Bank of New York and the National Shoe and Leather Bank of New York, with an experience in every department of banking and with a knowledge born from that experience, he brings a natural aptitude for banking to bear on the many phases of the work presented to him daily that augurs well for the future of the Union Trust Company.

John J. Gorman, vice-president, is one of Jersey City's most successful citizens. His many years activity as president of the Manhattan Electrical Supply Company has proved him to be a thoroughly successful business man. His pleasing personality has brought about him a wide circle of friends and his recognized integrity and business judgment make him sought for among all those who have had the pleasure of his acquaintance. He is a man of considerable means and devotes quite a great deal of his time to the interests of the trust company.

Joseph E. Bernstein, another of the vice-presidents of the bank, is known as one of Jersey City's most prominent merchants. While his business reputation has been gained in the upbuilding of the Bernstein Company, the largest clothing establishment in the city, of which he is president, and of the Furst Company, the largest department store in the city, of which he is likewise president, he has in addition gained a wide acquaintance and the respect of the Jersey Cityites generally through his evidences of unselfish public spirit. He has done perhaps as much as any man to encourage local pride in the city institutions and business houses. He is a banking official of the very best type.

A word must be said also in regard to the man whose whole life has been spent in the service of the Trust Company and its immediate predecessors. James G. Hasking, the vice-president of the Union Trust Company, is known to every man, woman and child in Jersey City. His long years have seen presidents come and presidents go, but he has stayed, rendering loyal service to dealer and stockholder alike, until he has gained the affectionate respect of everybody that knows him. In addition to holding the important position of vice-president and treasurer of the trust company he gives much attention to the interests of Jersey City in general though his official connections with several civic societies and is at present president of the city's sinking fund commission.

George E. Bailey, the secretary of the company, is one of Jersey City's young business men. He has a wide circle of business and social acquaintances and a business reputation of which his many friends feel proud.

magic. In the multiplicity of detail necessitated by that change, the new president was almost omniscient and omnipresent.

The Union Trust Company of New Jersey began business with a paid in capital of \$500,000 and a surplus of \$125,000 and with deposits over one million dollars. From its very inception it has met with public favor and seemed to take its place immediately in the front ranks of the New Jersey banking institutions. Its officers and directors are all men of prominence in the commercial and financial world, and are:

J. F. Allen, banker, New York City; Joseph E. Bernstein, president of the Furst Co., Jersey City, N. J.; Eman L. Beck, president of the Mexico Banking Co., Mexico, Chas. K. Beekman, Philben, Beekman and Menken, New York City; Joseph A. Dear, Jr., vice-president of the Evening Journal, Jersey City, N. J.; Lewis E. Gordon, vice-president of Hartford Life Insurance Co., Hartford, Conn.; John J. Gorman, Manhattan Electrical Supply Co., Jersey City, N. J.; James P. Hall, president James P. Hall Incorporated, Jersey City, N. J.; James G. Hasking, vice-president and treasurer; Erskine Hewitt, vice-president Trenton Iron Co.; R. S. Hudspeth, Hudspeth & Carey, Jersey City, N. J.; R. W. Jones, Jr., banker, New York City; G. W. Lembeck, president Lembeck & Betz Eagle Brewing Co., Jersey City, N. J.; Chas. E. Levy, cotton merchant, New York City; Chas. F. Long, architect, Jersey City, N. J.; Samuel Ludlow, president; Jacob Ringle, J. Ringle & Son, Jersey City, N. J.; John T. Rowland, Jr., city architect, Jersey City, N. J.; Thos. Rowlands, Patterson & Rowlands, Jersey City, N. J.; Thos. W. Shelton, attorney, Norfolk, Va.; J. T. Thomas, banker, Grenada, Miss.; T. E. Wing, attorney, New York City; J. L. Wyckoff, vice-president Queens County Trust Co., Jamaica, N. Y.

It conducts a large business in foreign and domestic exchange and



JAMES G. HASKING,
Vice-President and Treasurer.

The Commercial Trust Company of New Jersey, the largest trust company in Jersey City, is located at the northern door of the State of New Jersey in a building which has the unique distinction of being not only the leading office building in Jersey City but the home of more corporations than any other office building of its size in the world. The company transacts a regular banking business, paying interest on all deposits, and makes a specialty of general trust business, such as acting as executor, administrator, guardian and trustee for individuals and taking entire charge of real and personal estates. Because of the great number of estates handled by this company it is enabled to take charge of such business at much less expense than an individual, and its conservative management, under the supervision of the State Banking Department, insures a safeguard for matters entrusted to its care that cannot be equalled in any one or more individuals.

The company has a capital, surplus and undivided profits of over three million one hundred thousand dollars, and is managed by the following officers and directors: John W. Hardenbergh, president; Robert S. Ross, vice-president; William J. Field, secretary and treasurer; Jay S. Perkins, assistant treasurer and J. Richard Tennant, assistant secretary. Directors: Douglas Alexander, Frederick G. Bourne, William Brinkerhoff, C. C. Cuyler, Jacob J. Detwiler, Charles D. Dickey, Oscar L. Gubelman, John W. Hardenbergh, William B. Jenkins, Clarence H. Kelsey, Gustav E. Kissel, David W. Lawrence, James A. Macdonald, John A. Middleton, James G. Morgan, Moses Taylor Pyne, Percy R. Pyne, 2nd., Archibald D. Russell, Robert S. Ross, Edwin A. Stevens, Myles Tierney, Cornelius Vanderbilt, John J. Voorhees, George W. Young and Augustus Zabriskie. Executive committee: C. C. Cuyler, John W. Hardenbergh, John A. Middleton, Moses Taylor Pyne, Robert S. Ross, Myles Tierney, John J. Voorhees and George W. Young.

The banking department of this company is equipped to collect out-of-town checks promptly through direct correspondents. Special rates are quoted for collections in large

volume. Money is loaned on bond and mortgage and on approved securities. It should be known that deposits of corporations organized under the laws of this state and doing business in a foreign state are not taxed in New Jersey. It is therefore to the advantage of New Jersey corporations to deposit their funds with this company, which offers all the facilities of a New York City banking institution. It pays interest on check accounts and time deposits, and is the legal repository for bankruptcy funds.

Deposits of savings with this company receive interest at the rate of four per cent. per annum on all amounts to \$1,000 and three per cent. on all amounts from \$1,000 to \$3,000.

Interest is credited January and July of each year and if not withdrawn will receive interest the same as a regular deposit.

The estates of deceased residents of New Jersey having deposits of funds in the savings banks of New York City must pay the New York inheritance tax before the funds can be withdrawn. The advantage of keeping savings with this company is apparent, as no such law exists in New Jersey.

The safe deposit vaults of the company are the largest and best equipped in northern New Jersey and their location at the terminals of the Pennsylvania Railroad and the New York, Susquehanna and Western Railroad and the station of the Hudson tunnels from New York, together with the ferries from New York and Brooklyn, makes them convenient for persons living throughout New Jersey and New York City.



COMMERCIAL TRUST COMPANY BUILDING.

The trust department transacts a general trust business, acts as executor, administrator, guardian and trustee for individuals, takes entire charge of real and personal estates, acts as trustee, transfer agent and registrar for corporations, and executes all trusts.

The company owns the property adjoining the present building on the west, and it is said to be its intention in the near future to erect thereon a new office building. The offices in the present building are in great demand, and it is seldom that there is a vacancy. It is to-day the leading office building in Jersey City.

The New Jersey Title Guarantee and Trust Company was chartered by the legislature in 1868. It commenced business in 1888, with its office at 45 Montgomery Street. It has a capital of \$500,000, and surplus and undivided profits of \$1,225,000.

The business of the company increased rapidly, and it was soon found necessary to procure new quarters. Accordingly the building known as 83 Montgomery Street was erected. In the course of six years it had outgrown these quarters and bought the lot adjoining the one already occupied, extending its building and making it one of the most complete and attractive banking houses in the state.

The company, which has its banking house and safe deposit vaults at 83 and 85 Montgomery Street, near Washington Street (and a short distance from the Pennsylvania Railroad and Hudson and Manhattan Railroad termini) some time ago purchased the adjoining property at 81 Montgomery Street, as well as 102 and 104 York Street, which now gives it a frontage of 75 feet on Montgomery Street and 50 feet on York Street, with a depth of 200 feet, so that the company now has ample land for future extensions of its ever increasing business.

There are several departments for conducting the different branches of its business:

The trust department carries on a general banking business, allowing interest on daily balances subject to check; lends money on approved collateral and on bond and mortgage on improved Hudson County real estate, and acts as trustee, executor, guardian, administrator, etc.

The title department searches and guarantees titles to real estate anywhere in New Jersey. The title plant is the most complete copy of the original records of the Register's and County Clerk's offices in the state, and its preparation and installation marked a decided innovation in the searching of titles in Hudson County. A large majority of the titles that are passed in the county are guaranteed by the company, and there is no case where they have failed to protect the owner in case of any dispute or the production of any unpaid liens or claims.

The safe deposit department is equipped with every modern device and safeguard and its vaults are equal to any in the state. Storage vaults for silver and other valuables are also connected with this department.

The corporation department incorporates companies and acts as agent, trustee of mortgages to secure bonds, transfer agent and register of stock.

The company has had a most successful career, as is evidenced by the fact that its surplus now amounts to nearly two and one-half times its capital, all of which has been earned and not "paid in," as has been the custom during the past few years in organizing new trust companies.

The institution has over 4,500 depositors, whose daily balances average over \$5,500,000, and are steadily increasing.

There are no higher minded successful business men in the country to-day than those who direct the affairs of the New Jersey Title Guarantee and Trust Company. They are broad gauged men who are keenly alive to the changes progress has brought about in business methods and the opportunities for increasing the company's business along legitimate lines. They have the unlimited confidence of Jersey City people, and their reputation for business integrity is as wide as the world itself.

The company is often spoken of as "conservatively progressive" in the sense of having been the first to adopt methods which are now in vogue in conservative banks throughout the country.

The officers of the company are William H. Corbin, President; George T. Smith and George F. Perkins, Vice-Presidents; Daniel E. Evarts, Secretary and Treasurer; A. C. Greene, Assistant Secretary and Assistant Treasurer, and James H. Ishills, Title Officer.

The board of directors consists of Charles L. Corbin, William G. Bumsted, Earle Insley, George F. Perkins, William H. Corbin, James B. Vredenburg, Spencer Weart, Edward L. Young, George T. Smith, Joseph D. Bedle, Edmund W. Kingsland, William Murray, George F. Perkins, Jr. and Gilbert Collins.



THE NEW JERSEY TITLE GUARANTEE AND TRUST COMPANY.

The Jersey City Trust Company, with a banking house located at the corner of Newark, Hoboken and Summit Avenues, better known as the Five Corners, is one of the leading trust companies of the city. It commenced business October 1, 1902, and this business has steadily increased until at June 30, 1909, the last statement of conditions, it had a capital of \$100,000, surplus of \$111,219.42 and total assets of \$1,939,796.52. The Five Corners is a growing section of the city, by reason of the wonderful trolley transportation

he resigned and was succeeded by John W. Hardenbergh, who is also president of the Commercial Trust Company of New Jersey and vice-president of the Hudson County National Bank. The other officers are Albert I. Drayton, vice-president, John H. Coyle, vice-president and secretary, and Charles L. Decker, treasurer. The board of directors consists of Aaron S. Baldwin, Frederick W. Bietz, John F. Boyle, John H. Coyle, Albert I. Drayton, Willard C. Fisk, James A. Gordon, John W. Hardenbergh, Thomas C.



facilities, and there has sprung up in late years a shopping section there that has been largely responsible for the trust company's growth.

The company does a general banking and trust business, and pays four per cent. interest on special deposits and two per cent. on daily balances of \$100 or over. It has safe deposit and storage vaults, which are extensively patronized by the people of that section.

Judge David W. Lawrence was the president of the company from its incorporation to a short time ago, when

Kinhead, David W. Lawrence, George F. Lahey, James H. O'Neil, Robert S. Ross, Henry F. Reinhard, Carl H. Reumpler, John J. Voorhees, Charles L. Young and George W. Young.

The bank being the only trust company in the vicinity of the Five Corners has the almost exclusive trade of that section, and its officers make a point of giving their personal attention and advice to their customers on all financial matters. Plans are now under way for the addition of two stories to the present building, which will be used for offices.



There are few men in the State of New Jersey who are more conversant with matters concerning banking and finances than STEPHEN M. EGAN, the disbursing financial agent of Hudson County.

Officially, Mr. Egan is the County Collector, but to this should be added the titles of treasurer and auditor, for he performs the duties that would devolve upon such officials if they were provided for in the county administration. Newark has an auditor as well as a county collector, and each has work enough to keep him busy. Though hard pressed at certain periods of the year, Mr. Egan finds it possible, with the aid of two efficient clerks, to keep the business of this department of the county government up to the high standard that he established when he first assumed the county collectorship in 1902.

Born in Jersey City forty-nine years ago, it can be truly said of Mr. Egan that he has grown up with the city. As a boy he attended St. Peter's Parochial School and Hasbrouck Institute, which at that time was located in lower Grand Street.

At an early age he acquired a fancy for business, and his first knowledge of mercantile life was gained as a clerk in the New York office of the National News Company, of which Patrick Farrelly, a well known resident of Jersey City was the head.

There is no dealer in local and New Jersey securities that is better known in Jersey City than is E. F. MILLAR, who is engaged in business on the eighth floor of the Commercial Trust Company building, both individually and as manager of the Jersey City branch of W. M. Imbrie & Co., dealers in New Jersey securities and members of the New York Stock Exchange. This enterprising young financier started in business for himself in 1902, and now has the patronage and the confidence of the leading investors and speculators of the city.

He is considered an authority on financial matters in the city, and has carefully studied the development of the Public Service Corporation and its underlying securities, the Joseph Dixon Crucible Company, the P. Lorillard Company, the brewing and zinc companies and the several national banks and trust companies. Mr. Millar is a familiar figure in the Exchange Place financial circles, where his opinion is frequently asked upon the future of some local security, and never fails to answer the questions accurately and conservatively, and to impart with them some knowledge or suggestion that may be valuable in the future. He has a large number of clients, who deal with him largely for the honest and upright treatment which they receive at his hands, and these bring him many others by their recommendations.



EDMUND W. KINGSLAND was born in Lodi, Bergen County, New Jersey, December 15, 1838, and received his education at the old Lyceum School in Grand Street, Jersey City, and the New York Polytechnic School. In 1856 he began his business career as a clerk to Lyman Cook of New York City, and on April 15, 1863, entered the "Bee Hive" Savings Bank, now the Provident Institution for Savings, as a clerk. He steadily advanced with this institution until he was promoted to the office of treasurer, and in July, 1896, he was elected president, the position which he now holds. Mr. Kingsland is connected with St. Paul's Church. He is a member of the Board of Trade of Jersey City.

It is safe to say that Mr. Kingsland has inherited from his father the reputation of being one of the best-known men of Jersey City, and there is no question that much of the success of the Provident Institution for Savings is due

to the personal attention that he gives to its customers. No detail is too small for him to attend to, and every depositor knows that the president is ready at all times to hear his or her case and advise where advice is necessary in all matters affecting their savings or their investments.

A man of sterling integrity and possessed of the happy faculty of making friends and keeping them, Mr. Kingsland is indeed one of Jersey City's representative citizens and a powerful factor in the financial world. His bank is unique in the city, and it owes a large share of its popularity to its president. Mr. Kingsland resides on Montgomery Street opposite Van Vorst Park, is married, and has a family.

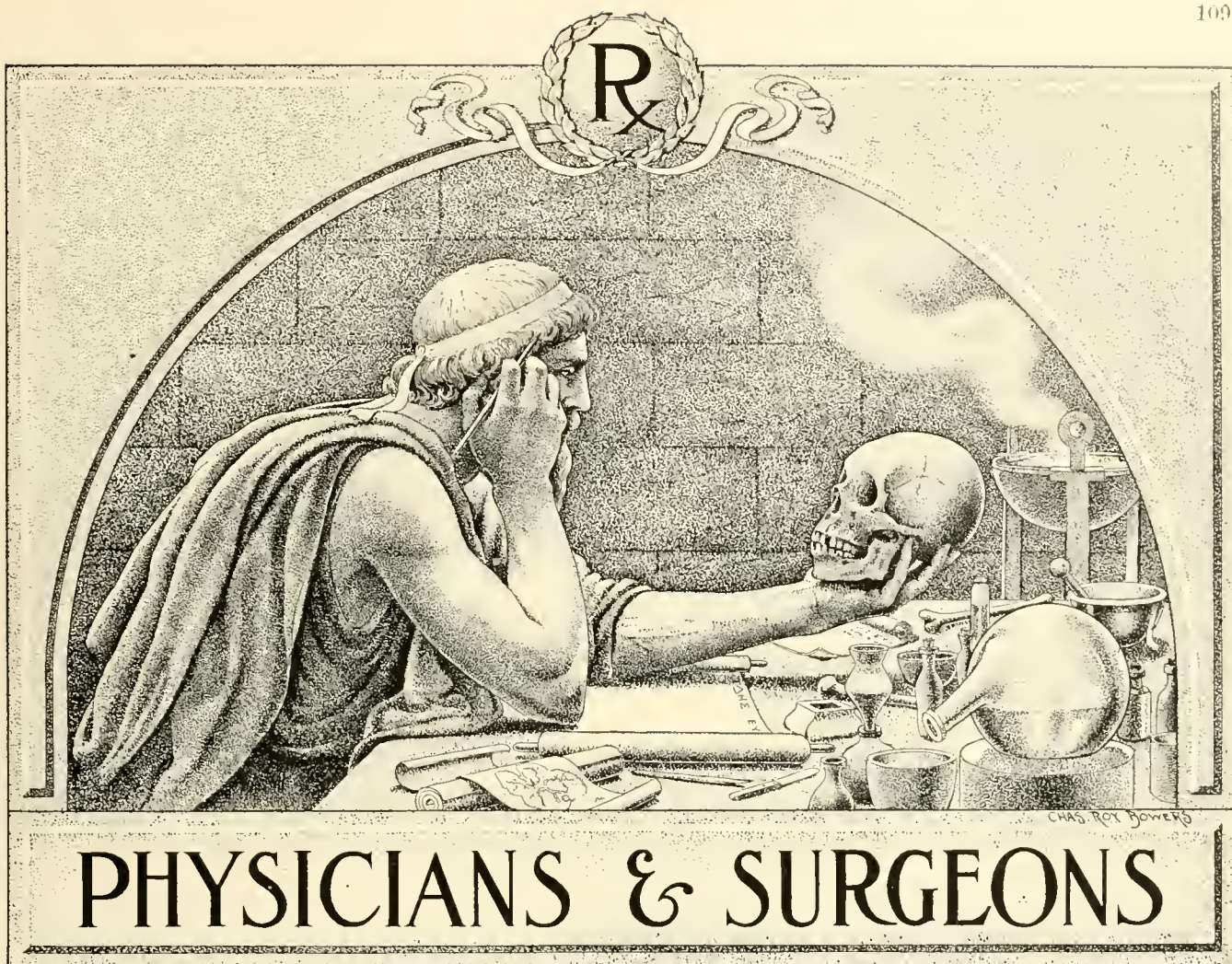
He is always active in any movement for the betterment of Jersey City, and is a thorough believer in its splendid future as a location for homes and business. No citizen's committee is complete without him.

The HUDSON COUNTY NATIONAL BANK of Jersey City was established in 1851, and is the oldest business bank in Hudson County. Its banking house is located at the southwest corner of Washington and York Streets, and is one of the most important office buildings in the city. The ground floor is occupied by the Board of Trade of Jersey City. The bank is noted as being conservative yet progressive. It has paid \$2,000,000 to its stockholders in dividends, and has \$725,000 profits on hand.

Its officers have been as follows: Presidents, John Cassidy, 1851; John Griffith, 1853; Matthew Armstrong, 1858; John Armstrong, 1865; Job Male, 1873; Augustus A. Hardenbergh, 1878; Richard C. Washburn, 1889, and John D. McGill, 1901. Vice-presidents: John Van Vorst, 1859; Thomas Earle, 1873; Augustus Zabriskie, 1890; John D. McGill, 1900, and John W. Hardenbergh, 1901. Cashiers:

Albert T. Smith, 1851; Lewis N. Condict, 1857; Augustus A. Hardenburgh, 1858; David W. Taylor, 1878; Edward A. Graham, 1882; John W. Hardenbergh, 1889, and Nelson J. H. Edge, 1899.

The bank has a large number of depositors who have been customers ever since its foundation, and each year adds greatly to its number of depositors. It is considered one of the soundest and most reliable banking institutions in the city, and its officers are always at the service of the customers to render any advice or assistance along financial lines. The Hudson County National Bank building, which adjoins that of the Provident Institution for Savings, is one of the leading office buildings of the city, having been erected a few years ago, and is the office home of a large number of the city's business and professional men, while the Board of Trade adds much to its importance.



PHYSICIANS & SURGEONS

By GORDON K. DICKINSON, M. D.

For altruism and self-denial no profession equals the medical. At one time, through association with the clerical, it absorbed a code of ethics which has dictated its character. In its development it allied to the pedagogic, reserving no knowledge to itself and teaching all that may be known, hence the term "Doctor—teacher." The wonderful advances in the several branches of medical lore of the past few years through experimentation, observation, and careful consideration of phenomena observed have added so much knowledge of one's self, sick or well, that no innovation of exclusive dogma can have material effect.

The medical profession of this city possesses undoubted excellence in mental calibre and in the practical application of its art. Proximity to a medical centre and facilities given by several well-conducted hospitals materially aid in the development of the medical mind. No true advance is made in active life without intercourse with others and the stimulation of proper competition. The several medical societies and clubs which have existed in the town provide the former. They meet with regularity, are well attended, and an increasing number of physicians, young and old, take the floor to advance their ideas.

The combined result of conditions mentioned has made the young man of to-day a safer practitioner than

the older man of thirty years past. The profession of Jersey City, true to its innate tendency, has not been behind that of any other community in its endeavors to control those conditions antagonistic to good health. The Board of Health, instituted and re-organized by the medical men of the town, is gaining steadily in practical value. In conjunction with the Public Library a department has been established for the profession; subscriptions are made to the leading medical journals, both domestic and foreign, and the shelves are stocked with standard works of medical literature.

The popular cry for the suppression of tuberculosis has been heard in our town, and we are one of the first municipalities in the State to take active steps, so that in the immediate future, on the high ground of Snake Hill, sanatoria for the cure and relief of the consumptive will be constructed.

Practitioners of medicine and surgery naturally avoid publicity, their work not bringing them into the limelight of the public press. Whenever called upon, however, they never fail to respond in the interest of the city. Mention should be made of Buffet, for his fiction; Watson, for his surgical monograph; and the elder Varick, for his experimentation on the protective properties of blood serum and the antiseptic effect of hot water in wound treatment.



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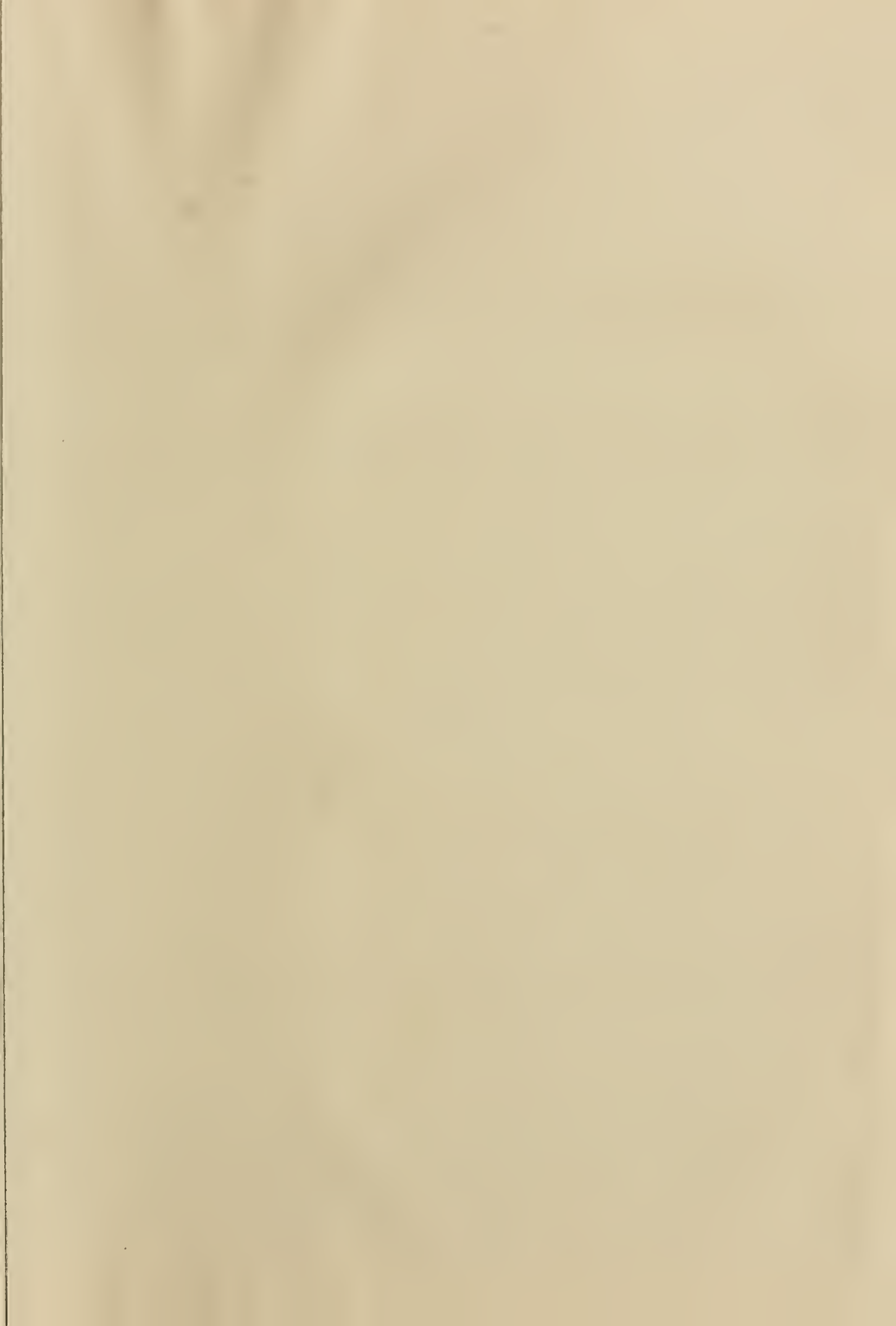
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